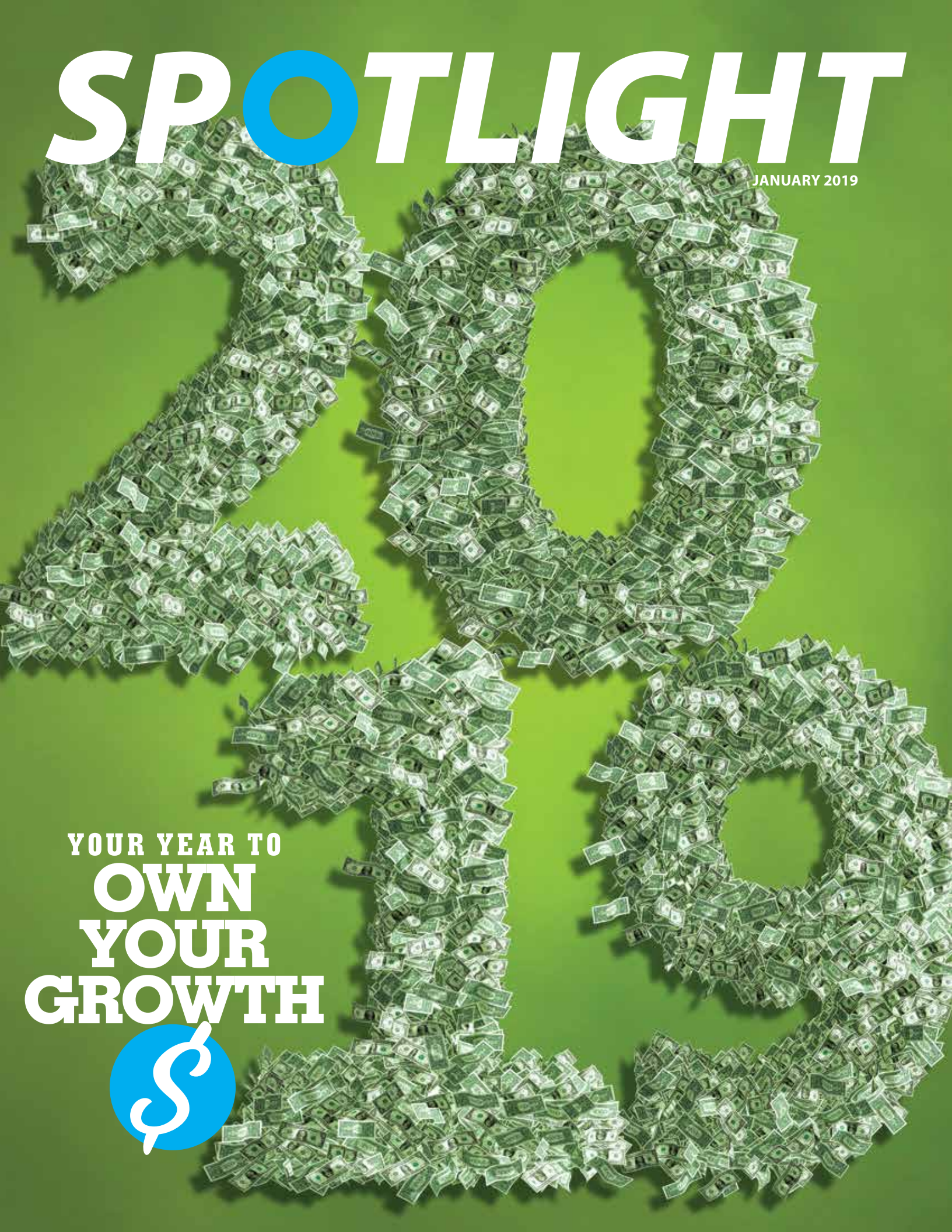


# SPOTLIGHT

JANUARY 2019

YOUR YEAR TO  
**OWN**  
**YOUR**  
**GROWTH**



# OWN YOUR GROWTH



**Steve Greer**  
Chief Executive Officer  
AIL/NILICO Agency Divisions

**GROWTH IS NEVER BY MERE CHANCE; IT IS THE RESULT OF FORCES WORKING TOGETHER.**  
— JAMES CASH PENNEY

**ONCE OUR COMPANY GOALS HAVE** been set for the following year, members of your Home Office management team put our heads together to discuss theme ideas that fit the goals. The theme is not a goal itself; rather, it's an attitude, a mindset to guide us toward achieving our goals. #OwnIt is our "marching order" to accomplish the objectives laid out for 2019.

I can compress this year's goals into one word: GROWTH. To paraphrase P.T. Barnum, without *growth*, something terrible happens ... nothing. 'Nothing' is not enough for AIL/NILICO; not enough for YOU, the World's Greatest Sales Force. Growth is a privilege. Many people work in professions where it is very hard to measure growth. Many professions are subjective,

while we have the privilege of working in an industry where it is entirely objective.

Our goal this year is to encourage growth in every sense of the word both personally and professionally. When we grow personally, it translates into growth professionally, and that means growing the number of working families we help and growing the number of folks we bring in to *Opportunity Unlimited*. It starts with each of us as individuals. After all, this Company is nothing more than driven, dedicated, passionate individuals united in purpose. All greatness starts with the power of ONE multiplied.

The best way to encourage more of the activities that will bring about growth for the Company is to help YOU grow your income by enhancing the structure of our main bonuses to focus squarely on — what else? — GROWTH.

One of the most exciting changes we've made to the bonus payouts is the increase in the WGB bonus percentages available, once again proving that it *really* is the World's Greatest Bonus! The new bonus is a monthly bonus paid weekly. Each month, all net ALP over \$1,000 will be bonused at 10%-20% according to month-to-date ALP levels or 'tiers' achieved. The 20% bonus rate is for MTD net ALP greater than \$12,000 in a month, so it makes sense to get to \$12,000 Net ALP each month as quickly as you can. If you are a veteran agent with top quality, ALP greater than \$12,000 is bonused at 20% plus a retention boost up to

30%. This is a great framework for you to plan your productivity for the month.

The SA/GA Field Training Bonus has also been beefed up. The payout has been increased from 150% to 175% for associates in their first 8 weeks. Wow!

MGAs and RGAs with a growth mindset will be rewarded with a Quarterly Growth Bonus of 10% or 20% on growth dollars written that quarter. Percentages are set based on tenure as an MGA and production levels. There is also a 'code kicker' that adds an additional 5%-35% increase on bonus earned based on the number of new associates over the previous year or quarter.

RGAs doing an exceptional job of coaching their MGAs to grow are eligible for the RGA Quarterly Growth Bonus. The bonus is a percentage of the MGAs' bonuses with the RGAs having the opportunity to earn between 35%-55% of what their MGAs earn in their bonuses for the quarter.

These enhancements to the bonus structures provide powerful incentive to grow whether you're an agent or in a leadership position! Be sure to thank your Executive Council, specifically the Bonus Committee, for their input and guidance on the enhancements.

To see a brief description of these bonuses as well as examples of how they are calculated, see pages 18-21 and, as always, refer to the ARC for complete qualifications and details.

This is our year to G-R-O-W — #OWNIT! 🍀

## SPOTLIGHT

www.arc.aillife.com/arc/spotlight  
A monthly publication spotlighting top producers of American Income Life and National Income Life

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## NEWS

## JANUARY 2019

VOL. 52 NO. 1

### SGA Career Track

#### New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: [futuresga@aillife.com](mailto:futuresga@aillife.com).



### Required Retention Rate

**Effective Jan. 1, 2018**, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**  
Net to Gross: **80%**

### Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Thursday 2/21** before 3:30 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Tuesday 2/26**. eApp business excluded from the 7 day hold should be uploaded by **Thursday 2/28** before 3:30 p.m. CST to count for **February** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

**\$4,653,671** in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 34-40**.

### Corrections

In the December issue of *Spotlight*, **Joseph Sarasin** should have been listed in the Founder's Club.



**JOSEPH SARASIN**  
S-S-Bendure-Hartwig  
8 Qualifications  
\$76,354 Net ALP  
81.2 RET

In the December issue of *Spotlight*, PR Director of the Month **Patti Morgan's** Objective was incorrect.



**PATTI MORGAN**  
Patti met 144.7% of Objective during November 2018.

In past issues of *Spotlight*, **Christopher Botelho's** location should have been listed as Toronto, ON.



**CHRISTOPHER BOTELHO**  
Toronto, ON

In past issues of *Spotlight*, **Yussuf El-Zein's** location should have been listed as Ottawa, ON.



**YUSSUF EL-ZEIN**  
Ottawa, ON

**\* Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2019 Awards Presentation are: the top SGA from each category based on Performance Factor with 100% minimum, the top MGA / RGA from each category based on growth and Performance Factor with 100% minimum, the top five GAs, the top five SAs, and the top ten Individual Producers, the top PR Representative from each category, and the top PR Manager from each category. View the 2019 Convention Qualifications online at [www.aillife.com](http://www.aillife.com) or [www.nilife.com](http://www.nilife.com). Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Caesars Palace in Las Vegas! The convention will be held May 8-11, 2019.



**LOOK FOR ME!**

# ANNIVERSARIES

**31 YEARS OF SERVICE**  
Doreen Ryan-Foti, RGA

**29 YEARS OF SERVICE**  
Katherine Pratt, PR  
Jerry Hartnett, PR

**27 YEARS OF SERVICE**  
Tom Williams, SGA

**21 YEARS OF SERVICE**  
Erin McKee, PR

**20 YEARS OF SERVICE**  
Bobby Gujral, RGA  
Krissa Hensley, PR

**18 YEARS OF SERVICE**  
Erica Dalager, PR  
David Wang, RGA

**17 YEARS OF SERVICE**  
Samuel Cohen, RGA  
Zachary Hart, SGA  
Nancy Myers, AGT  
Ryan Stenglein, RGA  
Thomas Tulowiecki, AGT

**16 YEARS OF SERVICE**  
Tasha Tucker, AGT

**15 YEARS OF SERVICE**  
Devin Phillips, AGT

**14 YEARS OF SERVICE**  
Samantha Chui, AGT

**13 YEARS OF SERVICE**  
Larry Chick, AGT  
Michael Vasu, SGA

**12 YEARS OF SERVICE**  
Jackie Alston, AGT  
Mark Beckford, RGA  
Dustin Dunbar, RGA  
Lee Jeffers, RGA  
AshLynn Orng, SGA

**11 YEARS OF SERVICE**  
Mark Flemm, PR

Nicholas Lorence, SGA  
Amanda Mlinaz, PR  
Katherine Pratt, PR

**10 YEARS OF SERVICE**  
Maria Diringier, AGT  
Larry Finch, SA  
Dianna Lueke, PR  
Chad Panzer, RGA  
Aaron Parks, SGA  
Jessica Wilhite, RGA

**9 YEARS OF SERVICE**  
Hunter Houvener, RGA  
Richard Johnson, GA  
James Keefer, AGT  
George Murry, PR  
Ruth Randall, AGT  
Anna Senra, AGT  
Peer Shmelzer, MGA  
Judy Spade, PR

**8 YEARS OF SERVICE**  
Howard Dotson, AGT  
Aaron Haynes, GA  
Chris McFoy, GA

**7 YEARS OF SERVICE**  
Erin Allen, RGA  
Elyse Bryan, RGA  
Shawntae Collins, MGA  
Joshua Dishong, RGA  
Pamela Faircloth, AGT  
Oscar Gastelum, GA  
Kierra Goodwin, MGA  
Robert Hooper, AGT  
Paul Kelly, RGA  
Shane Knowles, PR  
Richard Mansfield, MGA  
Marcus Moody, GA  
Anthony Sava, GA

**6 YEARS OF SERVICE**  
Glenn Arakawa, SA  
Anadeto Arevalo, RGA  
Lisa Bennett, PR  
Jeanette Dodd, PR  
Sarah Gilmore, AGT  
Meaghan Krecsko, RGA  
Erikka Michaels, GA  
Nacole Newbold, AGT

**5 YEARS OF SERVICE**  
Adem Abdula, GA  
Tiffany Babin-Washington, RGA  
John Barnes, GA  
Bradley Christiansen, MGA  
Demetrius Lucas, MGA  
James Harding, MGA  
Danny Juskiw, GA  
Andrea Kessler, AGT  
Morgan Lobello, RGA  
Murray Nagler, SA  
Jordan Reinhold, GA

**4 YEARS OF SERVICE**  
Robert Adrahtas, GA  
Omar Billy, MGA  
Timothy Copenhaver, AGT  
Nicholas Gasparro, AGT  
Christopher Gray, AGT  
Thomas Huynh, MGA  
Wilmer Jimenez, AGT  
Brenda Lara Navarro, AGT  
Dawid Liniewski, AGT  
Brody Maughan-Evanson, RGA  
Virakbot Oung, MGA  
Angelique Piquion, SA  
Darcy Schrieber, MGA  
Andrew Severson, GA  
James Winfield, GA

Ryan Witham, MGA

**3 YEARS OF SERVICE**  
John Bernet, SA  
Donna Bodine, SA  
Nicholas Deliberto, MGA  
Blake Dempsey, AGT  
Daniel Dobyns, SA  
Brenda Fox, MGA  
Karima Hartani, GA  
Elis Hayek, AGT  
Colin Henry, AGT  
Evelyn Howell, GA  
Sophony Jorvelus, AGT  
John Lamere, MGA  
Nathaniel Oliver, AGT  
Stuart Pagan, MGA  
Tyler Ray, AGT  
Dustin Vincke, SA  
Kerry Zorns, MGA

**2 YEARS OF SERVICE**  
Grigor Ajaryan, AGT  
Gregorio Albao, AGT  
Hilary Arsenault, GA  
Michael Bess, AGT  
Josh Bloomquist, AGT  
Carla Brown, SA  
Manuel Canabal, SA  
David Carpenter, RGA  
Bretta Cummings, GA  
Amber Fitzmartin, SA  
Antonio Flores, AGT  
Hector Giron-Soto, SA  
Keerat Grewal, SA  
George Hardemion, SA  
Sarah Herbold, GA  
Joseph Huh, SA

Walter Icaza, RGA  
Nicole Ientile, SA  
Kristina Joachim, RGA  
Daniel J Johnson, MGA  
Kevin Kennedy, SA  
Matthew Lehman, SA  
Tanner Macioce, SA  
Chase Miller, MGA  
Laurence Moore, GA  
Deborah Noga, GA  
Cody Nykollation, SA  
Ebuwa Otagho, GA  
Andrew Pierce, GA  
Nicole Preston, AGT  
Myles Pryor, MGA  
Jennifer Ragan, AGT  
David Ramirez-Benitez, GA  
Todd Riescher, GA  
Iris Saavedra, GA  
Jason Smith, SA  
Erin Steely, AGT  
Shannon Stroud, SA  
Geovanny Tejada, SA  
Linda Davis, GA  
Zlata Titova, SA  
Connie Torres, SA  
Wesley Viverette, AGT  
Jeffrey von Kienast, MGA  
Colin Weathers, AGT  
Alliyah Williams, AGT  
John Zwald, AGT

Reynette Baguio, AGT  
Nicole Barabas, SA  
Javier Bellido De Luna, GA  
Kyle Bennett, SA  
Mandy Best, AGT  
Keith Billups, GA  
Paula Blackburn, AGT  
Marika Blackmon, SA  
Kelly Blakeslee, AGT  
Eduardo Bonilla, SA  
Adrienne Bragas, MGA  
Kathy Brown, AGT  
Guery Caballero, AGT  
Gregory Caldwell, SA  
Richard Camacho, AGT  
Justin Campbell, AGT  
Ana Carmona Sotelo, AGT  
Sergio Carta, GA  
Julie Childs, SA  
Brynn Coplen, SA  
Amilia Cranston, AGT  
Thaddeus Dahl, SA  
Jessica Daniels, GA  
Alyssa Libby, GA  
Alex De Jesus, MGA  
Steven Dell, MGA  
Marissa Ellis, MGA  
Everett Farr, GA  
Ryan Feehan, AGT  
Marlana Feiser, AGT  
Kaiser Fernandez, SA  
Andrew Flores, AGT  
Tevita Folau, SA  
Brian Freeman, SA  
Tina Fu, SA  
Felicía Fuentes, AGT  
Job George-Variampambil, AGT

Hasan Ghazal, SA  
Harrison Gholston, SA  
Krishawn Gibson, AGT  
Travis Grover, GA  
Georges Hamoush, AGT  
Ryley Hansen, AGT  
Lauren Harding, SA  
David Hardy, SA  
Tara Hartman, AGT  
Damen Hartwick, GA  
Anna Hershey, AGT  
Kellie Hoffman, SA  
Jessie Holland, SA  
Sidney Ihejirika, AGT  
Kervin Ives, AGT  
Cruz Jaquez, AGT  
Bert Kammerzell, AGT  
Fasil Kassahun, AGT  
Ramon Kemp, SA  
Tami Klitsch, AGT  
Roger Knievel, SA  
Michele Koonce, AGT  
Mark Kurzendoerfer, AGT  
Alyssa Libby, GA  
Ameenah Little, SA  
Di Liu, SA  
Misty Madden, GA  
Rielly Maher, SA  
Cristina Marson, AGT  
David Mikolai, SA  
Jennylyn Militante-Radnoty, SA  
Bryanne Millet, SA  
Joseph Mocerri, AGT  
Kirsten Montgomery, SA  
Aleanya Moore, GA  
Barbara Morris, AGT  
Chad Muise, SA

Kathryn O'Gorman, SA  
Codey Parks, AGT  
Scott Potting, GA  
David Raigoza, AGT  
Sabrina Reed, AGT  
LuisAngela Rodriguez, AGT  
Alec Seibold, SA  
Adrian Sjoberg, AGT  
Allison Smith, AGT  
Jeffrey A Smith, GA  
Holly Soares, SA  
Nathan Stuck, SA  
Yi Sun, SA  
Kelvin Taylor, SA  
Phillip Taylor, GA  
Justin Thompson, SA  
Benjamin Tran, AGT  
Vincent Ularich, GA  
Afuiva Vaai, AGT  
Crystal Vairetta, GA  
Cody Vanlandingham, SA  
Adar Vitis, SA  
Benjamin Wagner, AGT  
Natalya Waldron, SA  
Chinella Williams, AGT  
David CWilliams, SA  
Matthew Wilson, SA  
Nina Zidrashko, SA

NEW SGA



**Andre "Dre" Hawthorne**  
North Carolina

Andre was in the banking industry, but the growth and income potential AIL offered enticed him to change careers. He knew early on that he wanted to run his own office "to take advantage of the opportunity to be around great leaders and influencers." Andre credits "selfless leaders who took me under their wings and poured their knowledge into me" for his personal and professional growth. "My ultimate satisfaction in life is knowing I have served others and changed the course of their futures ... both clients and Agency members," he says.

NEW SGA



**Kyle Lewicki**  
California

Kyle joined the Surace-Smith organization in 2011 after graduating from Cleveland State University. He relocated to northern California to help form Mat Hart's office. Although initially attracted to AIL by the financial freedom it offered, Kyle says the most rewarding aspect of his career is the "ability to help others better their station in life," by providing financial protection to working families and offering Opportunity Unlimited to career seekers. He advises those new to AIL to be relentless. "AIL offers the opportunity of a lifetime. Take it and run with it," he adds.

# PROMOTIONS

**STATE GENERAL AGENT**  
Andre Hawthorne  
Kyle Lewicki

**REGIONAL GENERAL AGENT**  
Amr Shater  
Kyle Wrobel

**MASTER GENERAL AGENT**  
Mitch Duplantis  
Patrick Guthrie  
Jacqueline Kabluyen  
Dan Nebraska  
Ryan Ohm  
Eric Peyton  
Jovanie Scarlett

**60% GENERAL AGENT**  
Cameron Cimino  
Jared Cummings  
Cara DeFiore  
Ansel Duesenberg  
Myaa Fallon  
Carlos Irizarry  
Serena Joseph  
Corey Lumley  
Drake Smith

**57.5% GENERAL AGENT**  
Abbas Abdul-Khaliq  
Jose Anderson  
Hugh Benn  
Brendan Bradfield

Brandon Copeland  
Jasmine Dandridge  
Tristan Dlabik  
William Dugan  
Farnaz Fotovat Ahmadi  
Nathaniel Henderson  
Carole Idolphine  
Carlos Iraheta Barrientos  
Conor Markins  
Juan Molina Gongora  
Joseph Guinn  
Richard Phaturous  
Edward Rangel  
Eric Rodriguez  
Jamie Smalley

**55% SUPERVISING AGENT**  
Peter Baney  
Byron Bishop  
Nancy Branson  
Kevin Dimery  
Brandon Dusevic  
Kaleb Fantauzzi  
Desarae Freeman  
Melissa French  
Andrea Greene  
Brenna Moore  
Eduardo Hernandez  
Nolan Hunter  
Phillip Kinney  
Nicholas Kopystynsky

Irene Kucera  
Joshua Linex  
Tyler Mabry  
Italia Moore  
John Navarro  
Gabriel Rocha  
Anthony Sciarilli  
Nabil Atallah  
Alicia Ayala  
Manuel Balcita  
Connor Belezny  
Mark Bernsdorff  
Manuel Canabal  
Garkeiva Council

**52.5% SUPERVISING AGENT**  
Eric DeJohn  
Colin Desnoyers  
Justin Egbert  
Jacob Escoto  
Joseph Farrell  
Chasedon Farris  
Chase Fayne  
Jonathan Foligno  
Kristopher Galindez Rodriguez  
Kathryn Gilluly  
Robert Gonzalez  
Lorena Guimaraes  
Lawrence Hadley  
Tyler Hunt  
Mark Husted

Matthew Ingram  
Malena Khan  
Donald Koger  
Alexander Kunz  
Shantanea Lyles  
Tonya Martin  
Skotyí McNamara  
Cory McNutt  
Osvaldo Michel Barraza  
Cory Moncol  
Jenny Nguyen  
Christophor O'Neal  
Heather Ortiz  
Gehovanny Perez  
Giles Robertson

Jean Romero Capote  
Taneisha Ross  
Joanna Salazar  
Kawena Sheehan  
Amber Smith  
Ricardo Talavera Gomez  
Zachary Tamayo  
Peter Tovio  
Derek Udongwo  
Wesley Warren-Camp  
Casey Wells

# ALL Extends Lay-Off Waiver to Government Employees during Government Shutdown

Members of ALL's Public Relations Team showed up in Washington, DC in support of federal government workers impacted by the shutdown.

ALL extended its lay-off waiver of premium to federal employees who had been working with no pay or furloughed due to the 35-day government shutdown, the longest in U.S. history. Although not a qualified lay-off, the Company made the exception as a show of support to the more than 800,000 hard-working men and women affected by the shutdown.

The spending bill President Trump signed on Friday, January 25 to temporarily end the partial government shutdown only funds affected agencies until February 15. Trump said the odds congressional negotiators will craft a deal to end his border wall standoff with Congress are "less than 50-50." There is a 90-day maximum for the waiver of premium feature; we are hopeful the issues will be resolved prior to the 90-days max date.

In addition to the premium waiver, Underwriting and Policy Issue will allow extensions for outstanding items and Customer Service will work with our federal employee policyholders to avoid any lapse of their insurance coverage.



AMERICAN INCOME LIFE  
NATIONAL INCOME LIFE  
insurance companies

www.aillife.com  
Protecting Working Families

January 18, 2019

Members of the Labor Advisory Board,

I am writing to you today to express our deepest support for the federal employees who are needlessly suffering due to the government Shutdown. As the Chief Executive Officer of American Income Life Insurance Company and National Income Life Insurance Company Agency Divisions, I take great pride in the fact that our hearts and souls are invested in helping working families obtain the security they need in the worst of times. As I am certain is true for you, we are greatly concerned for the many federal employees and their families who have not been paid during this senseless Shutdown.

As these employees face yet another pay cycle of uncertainty, the last thing they need to worry about is their life insurance premium. So, to that end, we are extending our lay-off waiver of premium feature to all of our policyholders who are not receiving a paycheck due to the Shutdown. We believe that an exceptional situation such as this Shutdown calls for exceptional action, and we are proud to be able to offer comfort to these hard-working Americans and their families.

Additionally, we will be asking our 7,000 union agents and employees to reach out to their federal elected officials to express their support for ending the Shutdown and getting people back to work.

For any federal employee who has insurance coverage with American Income Life or National Income Life and is not being paid due to the Shutdown, please pass along the following link that they may utilize in pursuing a premium waiver for up to 90 days. A 1-800 number is also included should they need to call for assistance. Please consider posting this information on your website and/or social media.

American Income: [https://www.aillife.com/Pdfs/Lay-Off\\_Waiver\\_AG2147\\_R0806\\_EF.pdf](https://www.aillife.com/Pdfs/Lay-Off_Waiver_AG2147_R0806_EF.pdf)  
1-800-433-3405

National Income: <https://www.nilife.com/assets/Pdfs/AG-2147NY.pdf>  
1-800-516-4466

As always, we stand in strong solidarity with working families and we are ready, willing and able to partner with all of you during these difficult times.

In Solidarity,

Steve Greer, CEO  
AIL/NILICO Agency Divisions

Office: 202.833.2030 • fax: 202.833.22861701 K Street NW, Suite 300 • Washington, DC 20006



#AILLovesWorkers | #NILICOLovesWorkers



# PR CONTRIBUTIONS

**Abate of Illinois** — Christmas Party Sponsorship

**American Federation of Labor and Congress of Industrial Organizations** — MLK Civil & Human Rights Conference

**Arkansas AFL-CIO** — Southern Regional Council Conference Hospitality Room Sponsorship

**British Columbia Federation of Labour** — Convention

**Building & Construction Trades Department, AFL-CIO** — Governing Board Meeting Reception

**Campaign for Migrant Worker Justice**

**Cosmetology Association of New Brunswick** — General Meeting Prize Sponsorship

**Cosmetology Association of Nova Scotia** — General Meeting Prize Sponsorship

**Erie Niagara Chapter, NYCUA** — Holiday Charity Gala Dinner & Cocktail Party Sponsorship

**Fraternal Order of Police** — Board Meeting Transportation Sponsor

**Guide Dogs of America** — Ad & Event Sponsorship

**Hawaii State AFL-CIO** — Scholarship Fund Sponsorship

**IBT 320** — Toys for Tots Charity

**IBT 97** — Hispanic Caucus Gala Journal Ad Sponsorship & Dinner

**IBT CA State Cannery Council** — Workshop/Conference Sponsorship

**IBT** — LGBT Caucus 'Planning our Future' Meeting Sponsorship

**Jewish Labor Committee** — Human Rights Awards Dinner Bronze Sponsorship

**Jobs With Justice**

**Midwest Academy** — 'Friend of the Academy' Sponsorship

**New Brunswick Federation of Snowmobile Clubs** — Corporate Sponsorship

**New York State AFL-CIO** — Labor Celebration Ad & Dinner Sponsorship

**Northern CA Carpenters RC** — Moose Feed Dinner Sponsorship

**Ontario Federation of Labour** — Post-Secondary Scholarships

**Operation Christmas Cheer**

**St. Louis Building and Construction Trades Council** — Christmas Party Guest Sponsorship

**Tennessee Pipe Trades Association** — Winter Conference

**The American Labor Museum Botto House** — Sol Stetin Awards Gala Ad

**The Workmen's Circle** — Winter Benefit Ad

**UDWA AFSCME 3930** — Donation In Support of Camp Fire Victims

**UFCW 1625** — Advisory Board Seminar Hospitality Suite Sponsorship

**Union Sportsmen's Alliance**

**United Labor Agency** — Unsung Heroes of The Labor Movement Dinner Table Sponsorship

# OWNING OUR COURAGE



**Jason Beckman**

Vice President of  
Public Relations Field Operations

**C.S. LEWIS WAS A BRITISH WRITER** who wrote more than 30 books that have been translated into more than 30 languages and sold millions of copies. His highest selling books, *The Chronicles of Narnia*, have been popularized on stage, TV, radio and cinema. One of the main themes throughout these books and the movies is *courage*.

C.S. Lewis says "There are far better things ahead than any we leave behind." This is the definition of courage. No one can go back in time to change what has happened and it's critically important to continue improving ourselves so we are able to progress as a company in 2019 and beyond.

Courage is a habit and the more we practice it, the stronger it gets. Being courageous

isn't about pretending bad things don't happen but about choosing to lay our vulnerability on the line for something greater than our pride. Risking failure and rejection in order to pursue our greatest aspirations creates the most truthful and meaningful lives. It begins by being clear about what we want most and identifying the fear(s) that hold us back. Unless we own our fears they will own us.

We need to break our big vision – \$1 billion sales and 2 million leads – into smaller steps. Where we are now isn't where we ultimately want to be. That first step forward is knowing the direction we want to go and knowing exactly where the finish line is. No one can ascend a staircase with one step. Define what your goal for 2019 is and break it down into smaller, more attainable goals by quarter, month, week and day ... step-by-step, day-by-day.

Being courageous isn't just about the initial action in advancing toward our vision. It's the daily activities and the mindset to hold ourselves accountable to do what needs to be done. For the PR team, we know that we must be intentional in every field activity. For ex-

ample, showing up to a union picket line and blending with the others doesn't provide us the visibility with the group the action should create. We hold ourselves accountable to make sure the group leaders know we are there to support their members and lead the picket from the front.

Leading from the front also means that all eyes are on us whether we win or learn. Obviously, the goal of any team is to win every game they play but even the best teams stumble. The first season of the NFL began in 1920 – almost 100 years ago! Since 1920, there has only been one team – the 1972 Miami Dolphins – to not lose a game in the regular season or playoffs. There's not been a team in the other professional sports to even come close to having a perfect season.

My hope is that 2019 is *your* "perfect season" and you only win. If you find yourself with 'learning opportunities' this year, I encourage you to reap the lessons from the situation and have the courage to move forward as a better version of yourself than you are today. 🙌

Contributions listed are from October through December.

# NEW ASSOCIATES

## PER MANAGER

### SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kathryn Gilluly	17	Zachary Hart	Edward Leon	3	Zachary Hart	Ameenah Little	2	Giglione-Ackerman	Holly Soares	2	Albert Serur
Steven Chandler	10	Zachary Hart	Gregory Caldwell	3	Jamison Weatherspoon	Alexa Javier Ciriaco	2	Greg Graham	Danny Juskiw	2	S-S-Bendure-Hartwig
Jennylyn Militante-Radnoty	5	Steve Friedlander	Michael VanderMay	2	Altig-Orlovic	Randy Ortiz	2	Mathew Hart	Eno Iftiu	2	S-S-Parks-Salvaggi
Deborah Mitchell	5	Kyle Johnson	Amber Fitzmartin	2	Simon Arias	Richard Sparkman	2	Zachary Hart	Mitchell Mickovic	2	S-S-Parks-Salvaggi
Steven Rios	5	Sabrina Lloyd	Renato Muhaj	2	Simon Arias	Kinga Filipiak	2	Sabrina Lloyd	Ryan Vance	2	S-S-Parks-Salvaggi
David Gutierrez	3	A-O-Janti	Eric Caballero	2	Richard Correa	Carolyn George	2	Sabrina Lloyd	Eric Rodriguez	2	Michael Vasu
Candice Kirchner	3	Laura Fisher	Jonathan Da-al	2	Steve Friedlander	David Clifford	2	Travis Moody	Mia White	2	Michael Vasu
Toni-Ann Allen	3	Giglione-Ackerman	Michael Barlettano	2	Giglione-Ackerman	Aaron Easton	2	Chad Potts	Bradley Schwartz	2	Josh West
Christian Gojcaj	3	Zachary Hart	Daniel Chousa	2	Giglione-Ackerman	Sergio Carta	2	Beto Quintero	Marlene Barrett	2	Tom Williams

### MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Philip Anderson	29	Altig-Orlovic	Matthew Cessna	7	Simon Arias	Clayton Slaughter	4	Michael Vasu	Ariel Demesa	3	Giglione-Ackerman
Kelly Ekker	22	Tiffany Roland	Anita Ferris	7	Steve Friedlander	Omar Billy	4	Jamison Weatherspoon	Michael Gerstein	3	Giglione-Ackerman
Mavrick Fredericks	18	Evan Holzhauer	Asiguy Haugabook	7	Kyle Johnson	Jeffrey von Kienast	4	Josh West	Jovanie Scarlett	3	Kyle Johnson
Bobby Gujral	17	Altig-Orlovic	Dustin Dunbar	7	Dustin Venekamp	Christopher Bentley	3	Altig-Orlovic	Mark Beckford	3	Johnson-Nelson
Daniel Pettit	17	A-O-Lorence	Jessica St Pierre	6	Kris Thieme	Christopher Hintz	3	Altig-Orlovic	Patrycja Grudzinska	3	Sabrina Lloyd
Sarah McDermott	17	Zachary Hart	Yemi Akinade	6	Tom Williams	Ryan McIntosh	3	Altig-Orlovic	Theodore Ryan	3	Oldham-Gryska
Michael Sturver	17	Zachary Hart	Andrew McQuade	5	Richard Correa	Jonni Ng	3	Altig-Orlovic	Mark Lahijani	3	Theodore Pappas
David Rigney	16	Kevin Holtz	Doreen Ryan-Foti	5	Don Foti	Joseph Tomanovich	3	Altig-Orlovic	Ryan Wilson	3	Philip Prata
Micah Focken	15	Zachary Hart	Morgan Lobello	5	Giglione-Ackerman	Sarah Acker	3	A-O-Janti	Jeffrey Hall	3	Albert Serur
David Staffery	14	Dustin Venekamp	George O'Shea	5	Giglione-Ackerman	Jinelly Urena	3	Jose Carvajal	Tony Geer	3	S-S-Bendure-Hartwig
Marissa Ellis	12	Stephen Jubrey	Zach Otto	5	Sabrina Lloyd	Ronald McCormick	3	Josh Crisp	Andy Batten	3	Michael Vasu
Mark Dushaj	10	Zachary Hart	Walter Icaza	5	Beto Quintero	Anthony Ferraro	3	Laura Fisher	Monica Montgomery	3	Michael Vasu
Jenny Rosales	9	Dustin Venekamp	Mark Neilson	4	Altig-Orlovic	Philip Roffi	3	Cindy Furer	Awa Babou	3	Tom Williams
Steven King	8	Zachary Hart	Brian Zuzick	4	Laura Fisher	Craig Strompf	3	Cindy Furer	Michael Musso	3	Tom Williams

### GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Brendan Bradfield	17	Zachary Hart	Adam Kidikas	4	Josh West	Jenna Grula	2	Simon Arias	Carl Goins	2	Stephen Jubrey
Sean Sparkman	17	Zachary Hart	Deborah Noga	3	Altig-Orlovic	Hunter Welty	2	Simon Arias	Patrick Morgan	2	Travis Moody
Michael Battaglio	17	Evan Holzhauer	Jimmy Riley	3	Simon Arias	Jessica Daniels	2	Souley Bah	Crystal Vairetta	2	Travis Moody
Aaron Chen	16	Altig-Orlovic	Heriberto Chavez	3	Richard Correa	David Basnett	2	Ryan Bisanz	Justin Diaz	2	Theodore Pappas
Ross Ewen	15	Kevin Holtz	Jessica Napiza	3	Don Foti	Jared Cummings	2	Jose Carvajal	Timothy Wilson	2	Philip Prata
Lindsay Staffery	13	Dustin Venekamp	Casey Helly	3	Giglione-Ackerman	Alex Miller	2	Cohen-Cohen	Jesus Romero	2	Beto Quintero
Arthur Trost	8	Zachary Hart	Raynaldo Lafontant	3	Giglione-Ackerman	Alexis Pineiro	2	Cohen-Cohen	Bashar Jarkasy	2	Albert Serur
Jennifer Wall	7	Dustin Venekamp	Tina Nelson	3	Johnson-Nelson	Adam Fontichiaro	2	Richard Correa	Bryan Juskiw	2	S-S-Bendure-Hartwig
Dario Messina	6	Zachary Hart	Dulce Paz	3	Sabrina Lloyd	Landon Schlag	2	Richard Correa	Tiffney Harmouche	2	S-S-Parks-Salvaggi
Taurean Flourmoy	6	Kyle Johnson	Travis Pickdesimer	3	S-S-Bendure-Hartwig	Abbas Abdul-Khaliq	2	Josh Crisp	Zachery Kertulis	2	S-S-Parks-Salvaggi
David Duddy	5	Giglione-Ackerman	Kathleen McNamara	3	Kris Thieme	Veronica Coval	2	Laura Fisher	Travis Kovach	2	S-S-Parks-Salvaggi
Aaron Piotrowski	5	Sabrina Lloyd	Ron-Junior Green	3	Tom Williams	Paul Zuzick	2	Laura Fisher	Holly Bonhorst	2	Michael Vasu
Patricia Contreras	5	Beto Quintero	Adrienne Bragas	2	Altig-Orlovic	Matthew Castelli	2	Giglione-Ackerman	Dominick Williams	2	Michael Vasu
Brent Bowling	5	S-S-Parks-Salvaggi	Jacob Davis	2	Altig-Orlovic	Anthony Almeida	2	Greg Graham	Ervin Cruz	2	Tom Williams
Samantha Weber	4	Simon Arias	Laura Dennee	2	Altig-Orlovic	Elijah Brown	2	Hart-McCallum			
Joseph Gojcaj	4	Zachary Hart	Jenny Kim	2	Altig-Orlovic	Vance Rountree	2	Matt Henderson			
Kenneth Gordon	4	Jamison Weatherspoon	Nicholas Wang	2	Altig-Orlovic	Carole Idolphine	2	Kyle Johnson			

### RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Ryan Fickert	36	Zachary Hart	Steven King	32	Zachary Hart	John McGrath	29	Altig-Orlovic

**NEW ASSOCIATE**— \$1,000 contract-to-date new agent

**THE MINIMUMS FOR RECOGNITION ARE:**  
**SA & GA**— at least two new associates during the month  
**MGA**— at least three new associates during the month  
**RGA**— top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

# LEGACY RECRUITING PROGRAM



# LEGACY RECRUITING CLUB MEMBERS

— By Number of Eligible Legacy Recruits\*

## TOP RECRUITING AGENTS\*\* DECEMBER

TOTAL LEGACY RECRUITERS: 219

TOTAL LEGACY RECRUITS: 270



**Brent Bowling**  
4 Recruits  
S-S-Parks-Salvaggi



**Christie Jauch**  
4 Recruits  
Simon Arias



**Edgard Cadet**  
3 Recruits  
Evan Holzhauser



**Felicia Steele**  
3 Recruits  
Altig-Orlovic



**Christopher Watson**  
3 Recruits  
Zachary Hart

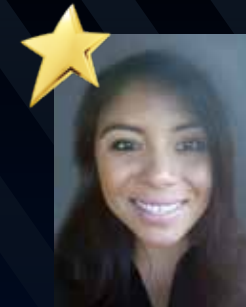
NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Brent Bowling	4	Marjorie Baquero	2	Stephanie Harris	2	Dustin Oetzman	2	Jessica Rosenberg	2	Lucas Salazar	2
Christie Jauch	4	Lily Carpenter	2	Delrika Jones-Carey	2	Adebamidele Ogunlade	2	Lucas Salazar	2	Jessica Santamarina	2
Edgard Cadet	3	Garrett Cline	2	Raunak Joshi	2	Aaron Parsons	2	Jessica Santamarina	2	Melinda Skinner	2
Felicia Steele	3	Maria Cordello	2	Irene Kucera	2	Julisa Penido	2	Melinda Skinner	2	Jezzelle Solorza	2
Christopher Watson	3	Jessica Davis	2	John Lambert	2	Clint Perry	2	Jezzelle Solorza	2	Lindsay Staffieri	2
Keith Akana	2	Nino Fischetti	2	Juan Landa	2	Devin Poopaa	2	Lindsay Staffieri	2	Gregory Teele	2
Yemi Akinade	2	Brenda Fox	2	Dana Mansi	2	Nelson Radnoty	2	Samantha Ralston	2	Crystal Williams	2
Alisha Anderton	2	Luz Garcia	2	John Nieves	2	Samantha Ralston	2	David Ramirez-Benitez	2		
Raymond Baham	2	Paige Gutzke	2	Andrew O'Donnell	2	David Ramirez-Benitez	2				

## TOP RECRUITING AGENTS\*\* YTD

TOTAL LEGACY RECRUITERS: 2,268

TOTAL LEGACY RECRUITS: 4,035

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Scott Wheeler	39	Rita Rider	9	Jennylyn Militante-Radnoty	7	Yemi Akinade	5	Alipate Makau	5	Marysabel Mora	5
Ransey Vazquez	33	Melinda Skinner	9	Brenna Moore	7	Raul Aquino	5	Marysabel Mora	5	Lisa Nguyen	5
Jeramey Pitman	20	Felicia Steele	9	Mike Paragiou	7	Brandon Basilio	5	Lisa Nguyen	5	Joshua Noonan	5
Brent Bowling	19	Tiffany Babin-Washington	8	Tahis Quintero Bonilla	7	Dianka Blash	5	Joshua Noonan	5	Steve Perez	5
Patrick Duray	16	Andre Bent	8	Erica Robertson	7	Jessica Chang	5	Steve Perez	5	Amanda Peterson	5
Gregory Rudolph	15	Claude Hamilton	8	Duane Shaw	7	Nikolina Damjanovic	5	Amanda Peterson	5	Joshua Randolph	5
Rosemary Soto	13	David Holman	8	Gina Sherman	7	Jessica Davis	5	Joshua Randolph	5	Joshua Reyes	5
Alexis Tran	13	Christie Jauch	8	Paul Smith	7	Marcus Davis	5	Joshua Reyes	5	Rashell Rodriguez Quezada	5
Alisha Anderton	12	Aaron Parsons	8	Kade Beck	6	Christianne De Oliveira	5	Rashell Rodriguez Quezada	5	William Ross	5
John Nieves	12	Juan Rivera	8	Sergio Carta	6	Tristan Dlabik	5	William Ross	5	Ashley Rust	5
Alma Lozano	11	Travis Stucki	8	Shawntae Collins	6	Derya Ekren	5	Ashley Rust	5	Jessica Santamarina	5
Kanon McGee	11	Anthony Almeida	7	Manuel Diaz	6	Deaveon Francisco	5	Jessica Santamarina	5	Jeffrey A Smith	5
Ryan McIntosh	11	Taylor Black	7	Robert Ensign	6	Desarae Freeman	5	Jeffrey A Smith	5	David Staffieri	5
Iris Saavedra	11	Patricia Contreras	7	Brenda Fox	6	Jorge Fundora	5	David Staffieri	5	Nathan Timejardine	5
Samisoni Koloa	10	Mathieu Cook	7	Jordan Hallman	6	Stephanie Harris	5	Nathan Timejardine	5	Michael Tolman	5
David Ramirez-Benitez	10	Jairo Davila	7	Lanenia Harper	6	Albert Huff	5	Michael Tolman	5	Joseph Tomanovich	5
Alix Albright	9	Derek Foore	7	Sergio Joaquin Haro	6	Casey Jarratt	5	Joseph Tomanovich	5	Cody Vanlandingham	5
Jesse Benwell	9	Tony Geer	7	Sherrie McCarty	6	Tene Jones	5	Cody Vanlandingham	5	David Wang	5
Sean Brannan	9	Sierra Healy	7	Matthew McDowell	6	Troy Kasper	5	David Wang	5	Kendall Wilson	5
Hemerson Gonzalez	9	Joel Jesurun	7	Richard Pazak	6	Shantanea Lyles	5	Kendall Wilson	5		
Michael McKiernan	9	Tyler Mabry	7	Samantha Ralston	6	Felipe Machado-Santanna	5				



**Iris Saavedra**  
Don Foti  
15 Recruits  
GOLD



**Jordan Lacy**  
Simon Arias  
10 Recruits  
SILVER



**David Staffieri**  
Dustin Venekamp  
10 Recruits  
SILVER



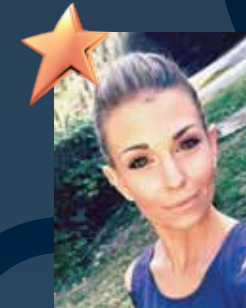
**Raul Rojas**  
Jose Carvajal  
10 Recruits  
SILVER



**Angel Martinez**  
Dorian Oldham  
10 Recruits  
SILVER



**Zachery Kertulis**  
S-S-Parks-Salvaggi  
10 Recruits  
SILVER



**Brenna Moore**  
Altig-Orlovic  
5 Recruits  
BRONZE



**Temesghen Starr**  
Cohen-Cohen  
5 Recruits  
BRONZE



**Ronald Rivera**  
Cohen-Cohen  
5 Recruits  
BRONZE

\* By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.  
\*\* Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.  
\*\*\* The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

\*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP



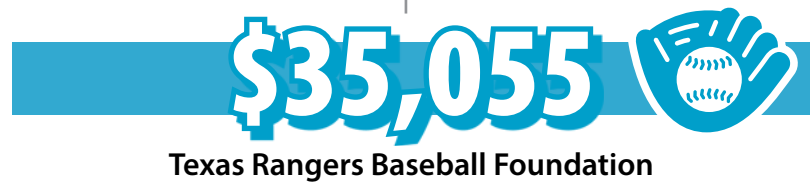
## LYNN, MA

AIL/NILICO, in partnership with the Albert Serur SGA office, donated \$10,000 to Centerboard in the form of a sponsorship for the organization's "Whatever It Takes" fundraising gala.

Albie praised Centerboard's efforts to help families transition from homelessness to self-sufficiency. "The sponsorship from Serur Agencies helped make a great night even better," said Mark DeJoie, Centerboard's CEO. "We greatly appreciate their efforts in helping promote Centerboard's mission."

Centerboard seeks to revitalize the community by investing in its people and places by supporting families and young people through housing, access to employment, education and financial empowerment. In addition, the organization invests in Lynn's creative economy by spearheading public art projects and running a non-profit gallery.

The following Closer to the Heart partner organizations benefited from your generosity in 2018:



**Total 2018 Donations — \$222,910**  
**Total Donations since 2012 — \$1,316,192**

**Thanks to all of YOU, we're making a difference!**



### Chris Selejan

Vice President of Field Operations

**A**MONG THE LESSONS WE learned last year is the importance of placing pressure on the process to #OWN our results. Conceptually, we have 52 opportunities to influence results in 2019; how our mindset and actions approach challenges that lie ahead of us will be the difference maker in terms of results. Let's take a look at several key call-to-action thought processes and methods to ensure a strong start to 2019.

Will we maximize the exciting 2019 bonus opportunities and, most importantly, *how* can we maximize bonus potential every week?

Regardless of where we are in our career with American Income or National Income Life we all have opportunities to become more effective and efficient in maximizing bonus levels. We must first understand and know *why* maximizing our bonus results is important, which means we start with the end in mind as a business owner.

Start with **personalizing and writing down highly specific goal(s)**. One study conducted by the *Statistics Brain Research Institute*, which researches New Year's Resolutions, suggests that only 8% of people

achieve their New Year's goals; essentially a 92% fail rate. Of the 8% who did succeed, the majority wrote down specific goals along with dates to encourage strong accountability. What has always separated results is becoming emotional with goals that we have chosen to pursue.

A great piece of advice given to me in my almost two decades in the business is: set goals big enough that they scare you but small enough to implement every day. In other words, if goals do not move or excite an individual, they are destined to fail. Nobody — and I mean nobody — can get more excited, prepare for, approach tasks stronger, get excited, or have a positive mindset more than you, the individual who drafted the goals. It is at this level that we become passionate and own every result that is by our name.

General Stanley A. McChrystal, retired leader of American & NATO Forces is famously known for citing "death by the PowerPoint" when referencing missions for our military. That is because the concept of a PowerPoint gives us the illusion that we understand the mission. Because we have PowerPoints and documents that explain missions, generally speaking we assume that people understand the mission. Good to reference, bad to explain... Do not rely on a document to carry the mission of explaining the power of a well-thought out mission that positions the client, agent, manager, agency, and company to win in 2019. **The key is to develop a plan; this becomes *how* the process is carried out.**

When referencing a plan of attack there is a higher probability to gain traction if we talk in examples. We can better understand examples that illustrate common themes we associate with on a day-to-day basis, and we are able to decompress action items needed to accomplish our goal. We are leaders in some capacity whether we are in a position of management or an agent. The making of a strong leader is having the ability to simplify a well thought out plan to influence results. In other words, paint a verbal picture that portrays the mission you are trying to accomplish.

Finally, we all need scoreboards to guide and hold us accountable to what we agreed upon. Tracking our activity to manage unmet expectations is a critical part to any plan so we can **adjust when needed**. For example, if our current plan of action is yielding the desired results, continue to revisit those specific goals and stay upbeat and energetic, keep on keeping on! In some cases, we can adjust our goals to a higher benchmark if we are progressing within our process.

On the other hand, if we do not succeed in our activity to achieve our desired results we must take immediate action and adjust our approach and process to get back on track. The great news about adjustments in our business is that we have complete control over our mindset and activity; thus positively influencing desired results.

As we aspire to be the very best version of ourselves in 2019, let's start with #Owning the very best of our process as leaders. 🙌





# JIM "DIAMOND JIM" GENTILE

## The BUSINESS ATHLETE

**By Bo Gentile**  
Senior Vice President of Recruiting



### SOMETIMES IT TAKES YEARS FOR A **DIAMOND TO SHINE.**

That is exactly the case in the career of **JIM GENTILE**. The Brooklyn Dodgers signed Gentile to a contract right out of high school in 1952. "In August when I showed up with my team in Fort Worth, they asked if I wanted to play first base or pitch. I chose first," he says simply. Thus, the big lefty embarked on a successful, yet at times, wildly frustrating career as a power hitter in professional baseball.

Gentile stood 6'3," weighing more than 210 pounds with such a **FEROCIOUS SWING** that team management asked him to wear a sponge on his hip so he wouldn't bruise his bone when the bat whipped around his body. During the next 7 years while in the Dodger organization, Gentile would find himself ranked behind one of the greatest first basemen ever to play the game, Gil Hodges, which displaced Gentile to the Minors.

Roy Campanella was one of the leaders in the clubhouse for the Dodgers. "Roy was one of

my friends," Gentile remembers. "We'd go out to dinner and I'd say, 'Campy, I understand Gil is the best first baseman in the National League, but I want to play.' He just said, 'When the time comes, you have to take advantage of it.'"

It was during this time Campanella coined the nickname '**DIAMOND JIM**' for Gentile, saying he was a diamond in the rough. Those words could not be any more fitting; the following year, the Dodgers traded Gentile to the Baltimore Orioles, and it was time for the Diamond to shine.

### AFTER 7 WHOLE YEARS OF STAYING COMMITTED TO THE GOAL, **NOW IT WAS TIME TO #OWNIT!**

And now that he had earned his first full season in the Big Leagues, he was not going to waste his **OPPORTUNITY OF A LIFETIME!**

As you step up to the plate in 2019, do you have the same desire to **#OWNIT** as it took Gentile to make his way to the Majors? Are

you as **COMMITTED TO YOUR CAREER** as he was? If you are, it will pay off as it did for Diamond Jim in the following years as he made a name for himself with his **RESULTS**.

In his Rookie year in the Big Leagues (think: first year in management or as a SGA), Gentile was voted to the All-Star team and finished 2<sup>nd</sup> for **ROOKIE OF THE YEAR** with 21 HR and 98 RBI. That set the table for his second season, which firmly etched his name in baseball history with the likes of Mickey Mantle, Roger Marris, Ted Williams, and Willie Mays.

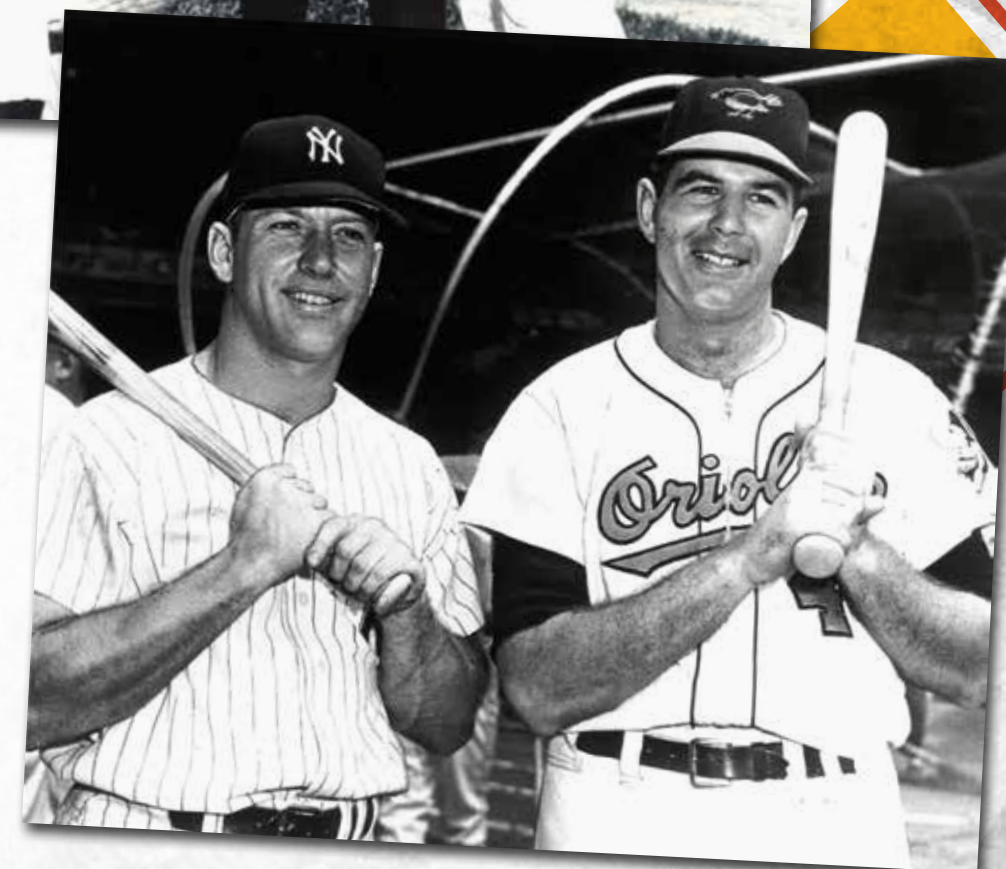
Gentile's best season ever was in 1961. He led the American League with 141 RBI and hit 46 home runs, including a new American League season record for **FIVE GRAND SLAMS**. The most unforgettable moment of the '61 season came on May 9 when he hit grand slams in two consecutive innings in a single game, setting a record that stood for 26 years. His season-long effort landed him in the MVP balloting, where he placed third behind Roger Marris and Mickey Mantle. If you've been with AIL/NILICO for a while, you may remember that back in 2016, the difference between the #1 SGA and the #2 SGA in Category I was .4%. It's not failure when you're rubbing shoulders with the best of the best!



Gentile went on to play in the majors for another 7 years before ending his career in baseball. Any time he is asked about the key to his success in the Big Leagues, he answers the same every time and it is the same answer he would give me growing up: "Son, your name is all you have in the world, no one was ever going to say, 'Gentile didn't make it' to me. I don't care how much effort and time it takes,

### MAKE SURE ANY TIME YOUR NAME IS MENTIONED, IT'S ABOUT HOW YOU **NEVER GAVE UP ON ANYTHING.**"

We can ALL relate to that and you can bet I'm passing it on to Diamond Jim's grandson as well. 📞



**TELL US** how you relate sports or a sports figure to your career and life. If you see parallels between sports or sports figures and the AIL/NILICO life, submit your story of 500 words or less to [lcry@ailife.com](mailto:lcry@ailife.com). If your story is selected, we'll give you a byline and feature your photo along with the article in a future issue of *Spotlight*.

# WORLD'S GREATEST BONUS

New WGB bonus payouts will be based on the writing agents MTD NetALP.

The bonus will be paid a percentage bonus for each portion of the MTD Net ALP achieved for the advance week and are defined in the tiers to the right.

MTD Net ALP Amount	Bonus Percentage
\$0 - \$999.99	0%
\$1,000 - \$3,499.99	10%
\$3,500 - \$5,499.99	14%
\$5,500 - \$7,499.99	16%
\$7,500 - \$11,999.99	18%
\$12,000 +	20%

## Example weeks ending March 21, March 28 and April 4

### Example:

#### Week of March 21st

The agent has a benchmark Net ALP of \$0, the agent's current MTD Net ALP is \$6,000 the agent's weekly Net ALP is \$6,000 in the week of March 21st.

- There is no bonus payable on the first \$999.99 of MTD Net ALP
- Tier \$1000-3499.99 is paid at 10% (\$2500 Net ALP x 10%)
- Tier \$3500-5499.99 is paid at 14% (\$2000 Net ALP x 14%)
- Tier \$5500-7499.99 is paid at 16% (\$500.01 Net ALP x 16%)

Net ALP Tier	Net ALP Base	Percentage	Bonus Amount
\$0 - \$999.99	\$999.99	0%	\$0.00
\$1,000 - \$3,499.99	\$2,500.00	10%	\$250.00
\$3,500 - \$5,499.99	\$2,000.00	14%	\$280.00
\$5,500 - \$7,499.99	\$500.01	16%	\$80.00
<b>Total Weekly Bonus</b>	<b>\$6,000.00</b>		<b>\$610.00</b>

Quality Boost/Reduction will be added to the Initial Bonus amount to get a grand total for the bonus earner.

Initial Bonus Amount	Agent Retention	Quality Adjustment Percent	Quality Adjustment Value	Total Bonus Amount
\$610.00	90.00%	30%	\$183.00	\$793.00

### Example:

#### Week of March 28th

The agent has a benchmark Net ALP of \$6,000, the agent's current MTD Net ALP is \$10,000 the agent's weekly Net ALP is \$4,000 in the week of March 28th.

- The remainder of the tier \$5500-7499.99 is paid at 16% (\$1499.99 Net ALP x 16%)
- Tier \$7500-11999.99 is paid at 18% (\$2500.01 Net ALP x 18%)

Net ALP Tier	Net ALP Base	Percentage	Bonus Amount
\$5,500 - \$7,499.99	\$1,499.99	16%	\$240.00
\$7,500 - \$11,999.99	\$2,500.01	18%	\$450.00
<b>Total Weekly Bonus</b>	<b>\$4,000.00</b>		<b>\$690.00</b>

Quality Boost/Reduction will be added to the Initial Bonus amount to get a grand total for the bonus earner.

Initial Bonus Amount	Agent Retention	Quality Adjustment Percent	Quality Adjustment Value	Total Bonus Amount
\$690.00	90.00%	30%	\$207.00	\$897.00

### Example:

#### Week of April 4th

This week crosses the end of month, all business submitted in March will apply to the March MTD Net ALP tiers, and the business submitted in April will apply to the April MTD Net ALP tiers.

#### March

The agent has a benchmark Net ALP for March of \$10,000, the agent's March MTD Net ALP is \$14,500 the agent's weekly Net ALP for March is \$4,500 in the week of April 4th.

- The remainder of the tier \$7500-11999.99 is paid at 18% (\$1999.99 Net ALP x 18%)
- The tier \$12000.00 is paid at 20% (\$2500.01 Net ALP x 20%)

Net ALP Tier	Net ALP Base	Percentage	Bonus Amount
\$7,500 - \$11,999.99	\$1,999.99	18%	\$360.00
\$12,000+	\$2,500.01	20%	\$500.00
<b>March Weekly Bonus</b>	<b>\$4,500.00</b>		<b>\$860.00</b>

#### April

The agent has a benchmark Net ALP for April of \$0, the agent's April MTD Net ALP is \$3,200 the agent's weekly Net ALP for March is \$3,200 in the week of April 4th.

- There is no bonus payable on the first \$999.99 of MTD Net ALP
- The tier \$1000-3499.99 is paid at 10% (\$2200.01 Net ALP x 10%)

Net ALP Tier	Net ALP Base	Percentage	Bonus Amount
\$0 - \$999.99	\$999.99	0%	\$0.00
\$1000 - \$3499.99	\$2,200.00	10%	\$220.00
<b>April Weekly Bonus</b>	<b>\$3,200.00</b>		<b>\$220.00</b>

#### March + April

The bonus for each month are combined into one weekly bonus payment.

Month	Net ALP Base	Initial WGB bonus
MARCH	\$4,500.00	\$860.00
APRIL	\$3,200.00	\$220.00
<b>Total Weekly Bonus</b>	<b>\$7,700.00</b>	<b>\$1080.00</b>

Quality Boost/Reduction will be added to the Initial Bonus amount to get a grand total for the bonus earner using the retention rate based on the April retention values.

Initial Bonus Amount	Agent Retention	Quality Adjustment Percent	Quality Adjustment Value	Total Bonus Amount
\$1080.00	91.00%	30%	\$324.00	\$1404.00

# ENHANCED BONUS PAYOUTS GROW YOUR INCOME IN 2019!



**GROWTH** at every level is at the forefront this year and the new bonus payouts are your opportunity to **OWN** your income! Here are examples of the changes to help you plan your strategy. View full qualifications online at [ailife.com/arc/spotlight.aspx](http://ailife.com/arc/spotlight.aspx) & [nilife.com/arc/spotlight.aspx](http://nilife.com/arc/spotlight.aspx)

## SA/GA FIELD TRAINING BONUS

To be eligible for the bonus, SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus. SA/GA must have \$6,000 of personal Gross ALP in the prior two months to be eligible for bonus in current month.

### SA/GA Direct Associates

WGB Bonus Earner – First 8 Weeks

WGB Bonus Earner – Over 8 Weeks but in their first 180 days

### Bonus

175% of Bonus Agent's WGB

100% of Bonus Agent's WGB

### SA/GA (writing agent in their first 8 weeks):

**Example #1:** Writing agent achieves \$1,500.00 WGB Bonus  
Eligible SA or GA achieves \$1,500.00 x 175% = **\$2,625.00** training bonus

**Example #2:** Writing agent achieves \$2,500.00 WGB Bonus  
Eligible SA or GA achieves \$2,500.00 x 175% = **\$4,375.00** training bonus

### SA/GA (writing agent not in their first 8 weeks but in their first 180 days):

**Example #1:** Writing agent achieves \$1,500.00 WGB Bonus  
Eligible SA or GA achieves \$1,500.00 x 100% = **\$1,500.00** training bonus

**Example #2:** Writing agent achieves \$2,500.00 WGB Bonus  
Eligible SA or GA achieves \$2,500.00 x 100% = **\$2,500.00** training bonus



CONT. →

## MGA GROWTH BONUS

The quarterly **MGA Growth Bonus** offers incentives for both veteran and rookie MGAs. For MGA Veterans (promoted prior to 2018), the MGA Growth Bonus is calculated on 2019 calendar quarter Net ALP growth over same quarter 2018. Bonus eligibility requires a minimum benchmark of \$60,000 Net ALP production same quarter 2018 with a higher bonus percentage starting at a benchmark of \$150,000 Net ALP production same quarter 2018. For MGA Rookies (promoted 2018 or after), the bonus is calculated on growth over the previous calendar quarter Net ALP with a minimum benchmark of \$60,000 Net ALP production previous calendar quarter. Eligibility requires completing two full calendar quarters as an MGA, with calendar quarters starting Jan 1, Apr 1, Jul 1 and Oct 1.

There is also a **New Associate Boost** where MGAs can earn up to an additional 35% of the MGA Growth Bonus. For MGA Veterans, the New Associate Boost is based on the number of new associates over the same quarter 2018 with a minimum benchmark of 6 new associates each quarter until the rookie's 5<sup>th</sup> quarter. For MGA Rookies, the New Associate Boost is based on the number of new associates over the prior calendar quarter with a minimum benchmark of 6 new associates the prior calendar quarter until the rookie's 5<sup>th</sup> quarter.

### MGA Veteran *Example:*

Qtr 1 2018 Net ALP — \$172,351  
 Qtr 1 2019 Net ALP — \$205,753  
 Qtr 1 2018 benchmark = \$172,351.  
 Growth is calculated by subtracting:  $\$205,753 - \$172,351 = \$33,402$  growth  
 $\$33,402 \text{ growth} \times 20\%$  (because benchmark was over \$150,000) = **\$6,680.40**

Qtr 1 2018 New Associates — 15  
 Qtr 1 2019 New Associates — 18  
 Qtr 1 2018 benchmark = 15.  
 Growth is calculated by subtracting  $18 - 15 = 3$   
 3 new associates growth is eligible for a 15% boost.  
 $\$6,680.40 \text{ growth bonus} \times 15\% = \mathbf{\$1,002.06}$  associate boost

Total payout for Qtr1 2019:  $\$6,680.40 + 1002.06 = \mathbf{\$7,682.46}$

### MGA Rookie *Example:*

Promotion Date: 6/15/2018  
 Qtr 2 2018 is a partial quarter, Qtr 3 2018 is full quarter 1, Qtr 4 2018 is full quarter 2

Qtr 4 2018 Net ALP — \$58,235  
 Qtr 1 2019 Net ALP — \$72,577  
 Qtr 4 2018 benchmark = \$60,000 minimum.  
 Growth is calculated by subtracting  $\$72,577 - \$60,000 = \$12,577$  growth  
 $\$12,577 \text{ growth} \times 10\% = \mathbf{\$1,257.70}$

Qtr 4 2018 New Associates — 5  
 Qtr 1 2019 New Associates — 7  
 Qtr 4 2018 benchmark = 6 minimum.  
 Growth is calculated by subtracting  $7 - 6 = 1$   
 1 new associate growth is eligible for a 5% boost.  
 $\$1,257.70 \text{ growth bonus} \times 5\% = \mathbf{\$62.89}$  associate boost

Total payout for Qtr1 2019:  $\$1,257.70 + 62.89 = \mathbf{\$1,320.59}$



# OWN YOUR GROWTH

View full qualifications online at  
[ailife.com/arc/spotlight.aspx](http://ailife.com/arc/spotlight.aspx) &  
[nilife.com/arc/spotlight.aspx](http://nilife.com/arc/spotlight.aspx)

## RGA GROWTH BONUS

The quarterly **RGA Growth Bonus** is calculated as a percent of the total MGA Growth Bonus received by MGAs within the RGA's hierarchy. The percentage paid is based on the number of hierarchy MGAs who receive an MGA growth bonus that quarter. Net-to-gross/retention standards apply to eligibility and bonus payout based on RGA tenure.

### *Example:*

RGA has 5 MGAs under their hierarchy

MGA1 does not qualify for growth bonus

MGA2 does qualify for growth bonus:  
 MGA2 Total Payout for Qtr1 2019 = \$1,142.18

MGA3 does qualify for growth bonus:  
 MGA3 Total Payout for Qtr1 2019 = \$1,383.47

MGA4 does qualify for growth bonus:  
 MGA4 Total Payout for Qtr1 2019 = \$967.83

MGA5 does qualify for growth bonus:  
 MGA5 Total Payout for Qtr1 2019 = \$1,755.66

Because RGA had 4 MGAs qualify for growth bonus, RGA receives 50% of MGA's growth bonus

RGA Total Payout for Qtr1 2019:  $\$5,249.14 \times 50\% = \mathbf{\$2,624.57}$



**1**  
**TREVOR BAILEY**  
HALIFAX, NS



**2**  
**MEENAKSHI CHAVIS**  
SAN JOSE, CA



**3**  
**JOEL TRASK**  
HALIFAX, NS



**4**  
**BOBBY PARK**  
LYNNWOOD, WA



**5**  
**JACQUELINE KABLUYEN**  
PETALUMA, CA



**6**  
**MICHAEL VAN DELFT**  
HALIFAX, NS



**7**  
**PHI PHAN**  
SAN DIMAS, CA



**8**  
**PETER GABRANSKI**  
WILMINGTON, MA



**9**  
**ALEX GONZALES**  
TRACY, CA



**10**  
**MUHAMMED ASHRAF**  
FLUSHING, NY



**11**  
**IRMA GALLARDO**  
GARDEN GROVE, CA



**12**  
**JOHN CARTER**  
EARTH CITY, MO



**13**  
**CATHY DISHONG**  
COLUMBUS, OH



**14**  
**PAUL SMITH**  
COLUMBUS, OH



**15**  
**ARIF HAJRO**  
CLEVELAND, OH



**16**  
**RAHUL BHAGWAKAR**  
SCHAUMBURG, IL



**17**  
**BRENNAN REYNOLDS-BAKER**  
HALIFAX, NS



**18**  
**CHRISTIE JAUCH**  
WEXFORD, PA



**19**  
**ALAN SEDAGHAT**  
VANCOUVER, BC



**20**  
**JOANNA STRZELEC**  
SCHAUMBURG, IL



**ADAM BAJJEY**  
TROY, MI



**CHRISTOPHER RODRIGUEZ LOPEZ**  
WINDSOR, CA



**CAMERON WATSON**  
CLEVELAND, OH

## DECEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Trevor Bailey	\$88,923		79.3	Phillip Waisman	Satti-Kanaan
2	Meenakshi Chavis	\$63,366	84		Doreen Ryan-Foti	Don Foti
3	Joel Trask	\$51,639		81.2	Christopher Bungay	Satti-Kanaan
4	Bobby Park	\$51,575		87.9		Altig-Orlovic
5	Jacqueline Kabluyen	\$49,068		75.2		Altig-Orlovic
6	Michael van Delft	\$46,454		87.7	Scott Wheeler	Satti-Kanaan
7	Phi Phan	\$41,274		75.0	Gary Slocum	Desi Dimitrova
8	Peter Gabranski	\$40,385		78.2	Peter Gabranski	Albert Serur
9	Alex Gonzales	\$39,063		77.5		Mathew Hart
10	Muhammed Ashraf	\$35,939		85.9	Sabrina Kryshundayal	Theodore Pappas
11	Irma Gallardo	\$34,841		80.9	Steven Warner	Altig-Orlovic
12	John Carter	\$34,794	95		Brenda Fox	Hart-McCallum
13	Cathy Dishong	\$34,583		91.5	Tony Geer	S-S-Bendure-Hartwig
14	Paul Smith	\$32,619		88.9	Paul Smith	S-S-Bendure-Hartwig
15	Arif Hajro	\$31,884	97		Mario Hajro	S-S-Parks-Salvaggi
16	Rahul Bhagwakar	\$31,591	83		Marian Sertler	Sabrina Lloyd
17	Brennan Reynolds-Baker	\$31,551	100		Harjeet Rana	Imran Satti
18	Christie Jauch	\$31,089		90.9	Christie Jauch	Simon Arias
19	Alan Sedaghat	\$29,791		90.6	Bobby Gujral	Altig-Orlovic
20	Joanna Strzelec	\$29,477	94		Patrycja Grudzinska	Sabrina Lloyd
21	Hussein Ajami	\$29,192	98		Mark Dushaj	Zachary Hart
22	Shannon Stroud	\$29,100		85.4	Alma Lozano	Richard Correa
23	Daniel Pues	\$28,618	94		Brenda Fox	Hart-McCallum
24	Robert Adrahtas	\$28,408		77.0	Marian Sertler	Sabrina Lloyd
25	Slawomir Dolecki	\$28,238	96		Patrycja Grudzinska	Sabrina Lloyd
26	Salvador Escobar	\$28,114	91		Patrycja Grudzinska	Sabrina Lloyd
27	Elizabeth Garcia	\$27,774		85.0	Zach Otto	Sabrina Lloyd
28	Stephen Davis	\$27,630	95		Nathan Doyle	Albert Serur
29	Nicholas Atallah	\$27,404		80.9	Justin Adams	Simon Arias
30	Lee Van Delft	\$26,424		92.1		Satti-Kanaan
31	Aaron Ebel	\$26,275	89		Mark Neilson	Altig-Orlovic
32	Noli Alea	\$26,246		74.0	Anita Ferris	Steve Friedlander
33	Brooklyn Mims	\$26,190		83.3		Moswen Taylor
34	Jean Joseph	\$25,647		84.8	Yemi Akinade	Tom Williams
35	Abraham Mogilevsky	\$25,430		77.7	Bobby Szwaja	Theodore Pappas
36	Vincent Massari	\$25,363	95		Thomas Vena	Simon Arias
37	Megan Billey	\$25,275		84.1		S-S-Parks-Salvaggi
38	Matthew Lehman	\$25,274		86.9		S-S-Bendure-Hartwig
39	Benzack Cooper	\$24,692	96		Daniel G Johnson	Hart-McCallum
40	Cody Gardner	\$24,648	90		Jake Yagjian	Albert Serur
41	Massoud Vaziri	\$24,636		87.3	Bruce Viaje	Altig-Orlovic
42	Carole Idolphine	\$23,754		75.0	Jovanie Scarlett	Kyle Johnson
43	Adam Bajjey	\$23,247	100		Mark Dushaj	Zachary Hart
44	Stanis Moanda	\$23,100		89.6	Elyse Bryan	Souley Bah
45	Omar Hashimi	\$22,996		73.3		Don Foti
46	Sandy Metellus	\$22,906	88		Jake Yagjian	Albert Serur
47	Jennifer Ragan	\$22,529		89.6	Mark Neilson	Altig-Orlovic
48	Magaly Una	\$22,271		76.9	Shahab Mahdavinejad	Theodore Pappas
49	Tristan Dlabik	\$22,173		79.4	Brody Maughan-Evanson	Simon Arias
50	Revawn Wilson	\$22,152		84.2		S-S-Parks-Salvaggi

ALL TIME RECORD: \$173,887 Net ALP

## YTD

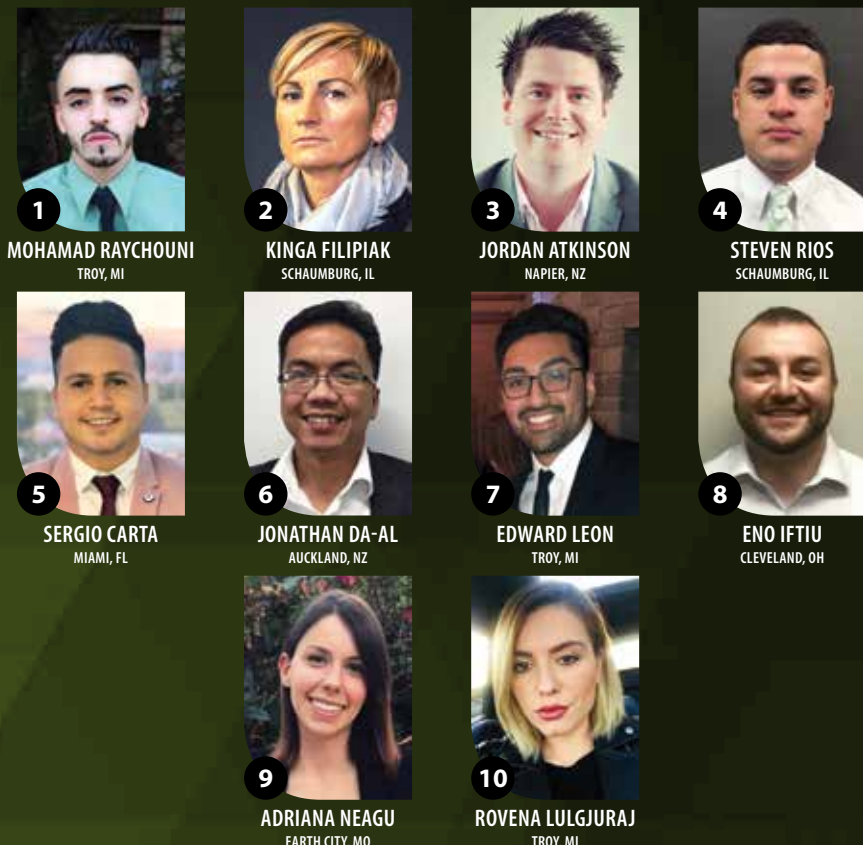
Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Michael van Delft	\$425,698		87.7	Scott Wheeler	Satti-Kanaan
*2	Roghie Hassan Loo	\$315,731		83.1	Roghie Hassan Loo	Chalom-Paz
*3	Muhammed Ashraf	\$308,134		85.9	Sabrina Kryshundayal	Theodore Pappas
*4	Jenny Kim	\$300,058		74.5	Mark Neilson	Altig-Orlovic
*5	Brooklyn Mims	\$285,215		83.3		Moswen Taylor
*6	Rahul Bhagwakar	\$275,109	83		Marian Sertler	Sabrina Lloyd
*7	Matthew Zang	\$273,273		77.6	Ryan Stenglein	Altig-Orlovic
*8	Joel Trask	\$272,047		81.2	Christopher Bungay	Satti-Kanaan
*9	Brock Lampee	\$264,158		91.3	Dustin Dunbar	Dustin Venekamp
*10	Trevor Bailey	\$260,710		79.3	Phillip Waisman	Satti-Kanaan
11	Alex Gonzales	\$256,941		77.5		Mathew Hart
12	Phi Phan	\$253,140		75.0	Gary Slocum	Desi Dimitrova
13	Irma Gallardo	\$250,252		80.9	Steven Warner	Altig-Orlovic
14	Jacqueline Kabluyen	\$241,577		75.2		Altig-Orlovic
15	Max Quasem	\$220,918		91.6		Cohen-Cohen
16	Ryan Vance	\$217,583		92.1		S-S-Parks-Salvaggi
17	Elhanan Sing	\$213,701		82.9	Scott Wheeler	Satti-Kanaan
18	Joey Kennedy	\$212,310		85.0		Altig-Orlovic
19	Elizabeth Garcia	\$212,114		85.0	Zach Otto	Sabrina Lloyd
20	Carlo Trinidad	\$202,883		76.8	Bobby Gujral	Altig-Orlovic
21	Omar Hashimi	\$198,753		73.3		Don Foti
22	Oleg Novitchii	\$197,417		88.1		S-S-Parks-Salvaggi
23	Steven Dell	\$197,258		73.9	Steven Dell	Simon Arias
24	Kevin Ishikane	\$194,598		88.6	Blake Higuchi	Altig-Orlovic
25	Joshua Dishong	\$189,818		74.3	Joshua Dishong	S-S-Bendure-Hartwig
26	Jordan Graham	\$189,546		90.6	Zach Otto	Sabrina Lloyd
27	Daniel Prinzo	\$187,715		92.6		S-S-Parks-Salvaggi
28	Abraham Mogilevsky	\$187,358		77.7	Bobby Szwaja	Theodore Pappas
29	Magaly Una	\$186,489		76.9	Shahab Mahdavinejad	Theodore Pappas
30	Ian Pickett	\$184,799		89.2	Shai Mate	Altig-Orlovic
31	Andrew Bishop	\$183,217		89.1	Lauren Coyne	Altig-Orlovic
32	Hazem Aboueldahab	\$182,883		75.4	John McGrath	Altig-Orlovic
33	Adem Abdula	\$181,991		82.1	Corey Helly	Giglione-Ackerman
34	Mark Lomonaco	\$179,546		87.1	Michael Burningham	Altig-Orlovic
35	Tristan Dlabik	\$177,875		80.1	Brody Maughan-Evanson	Simon Arias
36	Carrisa Korres	\$176,195		85.6	David Wang	Bob Olson
37	Dina Boghdady	\$175,651		87.3	Luay Ghawi	Altig-Orlovic
38	Andrew Chambers	\$174,951		85.4	Andrew Chambers	Phillip Prata
39	Javier Diaz	\$172,953		84.3	Beau Locker	Matt Henderson
40	Richard Sidoti	\$172,244		80.0	Lauren Coyne	Altig-Orlovic
41	Ashley Rust	\$172,160		84.5		James Cunningham
42	Lincoln Dziekonski	\$170,877		88.3	Lee Jeffers	Altig-Orlovic
43	Mike Reed	\$170,827		88.9	Meaghan Krescko	Altig-Orlovic
44	Joachim Jean	\$169,692		90.9	Ryan Hall	Laura Fisher
45	Yadollah Pourjalali	\$168,786		83.1		Cohen-Cohen
46	Ruben Soberanes	\$167,702		77.6	Doreen Ryan-Foti	Don Foti
47	Johnathon Bogoslawski	\$167,642		87.5	Sara Vaz	Altig-Orlovic
48	Harvey Quinn	\$166,055		86.3	Kimberly Hamilton	Oldham-Gryska
49	Alipate Makaui	\$165,573		89.7	Alipate Makaui	Steve Friedlander
50	Shannon Stroud	\$164,729		85.4	Alma Lozano	Richard Correa

ALL TIME RECORD: \$756,403 Net ALP

## ICEBREAKERS

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

# SUPERVISINGAGENTS



**1** MOHAMAD RAYCHOUNI  
TROY, MI

**2** KINGA FILIPIAK  
SCHAUMBURG, IL

**3** JORDAN ATKINSON  
NAPIER, NZ

**4** STEVEN RIOS  
SCHAUMBURG, IL

**5** SERGIO CARTA  
MIAMI, FL

**6** JONATHAN DA-AL  
AUCKLAND, NZ

**7** EDWARD LEON  
TROY, MI

**8** ENO IFTIU  
CLEVELAND, OH

**9** ADRIANA NEAGU  
EARTH CITY, MO

**10** ROVENA LULGJURAJ  
TROY, MI

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Mohamad Raychouni	\$99,460	\$108,728	88	Mark Dushaj	Zachary Hart
2	Kinga Filipiak	\$93,583	\$96,731	79.2	Patrycja Grudzinska	Sabrina Lloyd
3	Jordan Atkinson	\$58,889	\$62,700	97	Aaron Friedlander	Steve Friedlander
4	Steven Rios	\$55,676	\$64,990	89	Zach Otto	Sabrina Lloyd
5	Sergio Carta	\$53,738	\$57,971	88	Walter Icaza	Beto Quintero
6	Jonathan Da-al	\$42,485	\$51,694	79.7	Anita Ferris	Steve Friedlander
7	Edward Leon	\$41,157	\$47,711	77.9	Mark Dushaj	Zachary Hart
8	Eno Iftiu	\$38,799	\$43,772	96	Mario Hajro	S-S-Parks-Salvaggi
9	Adriana Neagu	\$37,501	\$49,111	93	Brenda Fox	Hart-McCallum
10	Rovena Lulgjuraj	\$35,482	\$45,239	74.7	Mark Dushaj	Zachary Hart
11	Jack Craig	\$32,153	\$38,904	96	Nathan Doyle	Albert Serur
12	Carey Hartman	\$30,477	\$25,781	73.0	Michael Russin	Simon Arias
13	John Curry	\$28,947	\$73,251	93	Daniel G Johnson	Hart-McCallum
14	Brandon Neal	\$27,433	\$31,531	80.0	Mark Dushaj	Zachary Hart
15	Arman Masomzadeh	\$27,283	\$33,521	80.5	Alan Sedaghat	Altig-Orlovic
16	Rafael Medina	\$25,442	\$43,621	93	Walter Icaza	Beto Quintero
17	Nathaniel Newberry	\$25,341	\$30,133	73.1	Matthew Cartwright	S-S-Parks-Salvaggi
18	Michel Merinos	\$25,085	\$26,996	88	Jinelly Urena	Jose Carvajal
19	Matthew Roebke	\$23,819	\$37,400	76.7	Steven King	Zachary Hart
20	Tahis Quintero Bonilla	\$23,684	\$23,237	93	Hemerson Gonzalez	Beto Quintero

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Kinga Filipiak	\$459,564	\$526,099	79.2	Patrycja Grudzinska	Sabrina Lloyd
*2	Mohamad Raychouni	\$459,403	\$527,984	88	Mark Dushaj	Zachary Hart
*3	Sergio Carta	\$315,657	\$363,845	88	Walter Icaza	Beto Quintero
*4	Edward Leon	\$296,968	\$373,047	77.9	Mark Dushaj	Zachary Hart
*5	Carey Hartman	\$199,560	\$285,316	73.0	Michael Russin	Simon Arias
6	Jordan Atkinson	\$197,446	\$257,784	97	Aaron Friedlander	Steve Friedlander
7	Rovena Lulgjuraj	\$195,225	\$313,786	74.7	Mark Dushaj	Zachary Hart
8	Rangi Witika	\$179,878	\$223,848	84.0	Alipate Makau	Steve Friedlander
9	Ashley Hutson	\$167,856	\$317,321	86.0	Jason Bratin	Simon Arias
10	Gjon Ljuljduraj	\$162,404	\$226,550	82.1	Mark Dushaj	Zachary Hart
11	Christian Gojcaj	\$156,042	\$316,980	86.3	Mark Dushaj	Zachary Hart
12	Joshua Jahnish-Maltese	\$152,340	\$302,657	75.2	Francis Ingulli	Simon Arias
13	Amber Fitzmartin	\$152,116	\$246,072	81.8	Daniel Dunham	Simon Arias
14	John Curry	\$146,471	\$356,539	93	Daniel G Johnson	Hart-McCallum
15	Brandon Neal	\$143,498	\$174,206	80.0	Mark Dushaj	Zachary Hart
16	Shonda Lewis	\$143,436	\$192,752	88	Nic Iagulli	S-S-Bendure-Hartwig
17	Avery Allmond	\$142,431	\$229,752	79.9	Aaron Parks	Simon Arias
18	Brittany Luke	\$141,159	\$214,801	73.0	Jeffrey Hudson	Zachary Hart
19	Matthew Roebke	\$138,479	\$238,480	76.7	Steven King	Zachary Hart
20	Ryan Vance	\$129,158	\$370,231	88.1		S-S-Parks-Salvaggi

ALL TIME RECORDS: \$593,315 1st 6 Mo Agt — PATRYCJA GRUDZINSKA | \$659,568 Net ALP — GEORGE KAMEL

# GENERALAGENTS



**1** JOSEPH GOJCAJ  
TROY, MI

**2** DULCE PAZ  
SCHAUMBURG, IL

**3** DARIO MESSINA  
TROY, MI

**4** SHANITA ELLMERS  
NAPIER, NZ

**5** JENNY KIM  
SAN JOSE, CA

**6** KAMAL TAYYIB  
SAN JOSE, CA

**7** PATRICIA CONTRERAS  
MIAMI, FL

**8** TIFFINEY HARMOUCHE  
CLEVELAND, OH

**9** MARI ANDRADE  
WILMINGTON, MA

**10** SEAN SPARKMAN  
TROY, MI

## DECEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Joseph Gojcaj	\$148,552	\$170,351	75.4	Mark Dushaj	Zachary Hart
2	Dulce Paz	\$107,541	\$123,812	74.3	Patrycja Grudzinska	Sabrina Lloyd
3	Dario Messina	\$102,446	\$145,235	78.5	Mark Dushaj	Zachary Hart
4	Shanita Ellmers	\$87,133	\$119,589	84.3	Aaron Friedlander	Steve Friedlander
5	Jenny Kim	\$81,514	\$89,840	85	Mark Neilson	Altig-Orlovic
6	Kamal Tayyib	\$69,675	\$74,693	80.4	Doreen Ryan-Foti	Don Foti
7	Patricia Contreras	\$62,459	\$89,913	75.8	Walter Icaza	Beto Quintero
8	Tiffiney Harmouche	\$55,141	\$99,204	83.1	Mario Hajro	S-S-Parks-Salvaggi
9	Mari Andrade	\$52,331	\$59,591	90	Jeffrey Hall	Albert Serur
10	Sean Sparkman	\$51,717	\$71,278	74.3	Michael Stuver	Zachary Hart
11	Carlos Iraheta Barrientos	\$49,435	\$53,326	98	Mark Neilson	Altig-Orlovic
12	Travis Vaughn	\$47,779	\$70,832	77.9	Michael Russin	Simon Arias
13	Elijah Brown	\$45,725	\$102,079	81.9	Brenda Fox	Hart-McCallum
14	Carl Ignatius	\$42,102	\$43,604	94	Harjeet Rana	Imran Satti
15	Nadia Feleti	\$40,766	\$65,576	76.3	Alipate Makau	Steve Friedlander
16	Eyad Awdi	\$40,744	\$42,686	90	Zoltan Kresko	Altig-Orlovic
17	Ashley Clarke	\$38,874	\$56,088	93	Antoinette Williams	Ernest Powell
18	Jacob Brown	\$35,931	\$98,880	82.3	Daniel G Johnson	Hart-McCallum
19	Brent Bowling	\$34,781	\$116,736	83.5		S-S-Parks-Salvaggi
20	Dean Gushi	\$34,595	\$44,813	74.2	Dan Ikei	Altig-Orlovic

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

## YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Joseph Gojcaj	\$837,964	\$1,106,247	75.4	Mark Dushaj	Zachary Hart
*2	Dulce Paz	\$763,877	\$1,025,657	74.3	Patrycja Grudzinska	Sabrina Lloyd
*3	Patricia Contreras	\$740,349	\$975,048	75.8	Walter Icaza	Beto Quintero
*4	Dario Messina	\$723,680	\$1,058,989	78.5	Mark Dushaj	Zachary Hart
*5	Robert Adrahtas	\$632,299	\$884,146	76.0	Marian Sertler	Sabrina Lloyd
6	Jenny Kim	\$496,666	\$887,585	85	Mark Neilson	Altig-Orlovic
7	Travis Vaughn	\$440,870	\$892,609	77.9	Michael Russin	Simon Arias
8	Nadia Feleti	\$430,185	\$571,481	76.3	Alipate Makau	Steve Friedlander
9	Brent Bowling	\$379,491	\$1,532,646	83.5		S-S-Parks-Salvaggi
10	Landon Schlag	\$372,054	\$661,903	76.8	Matthew Turnquist	Richard Correa
11	Taurean Flourmoy	\$368,921	\$736,866	74.4	Asiguy Haugabook	Kyle Johnson
12	Elijah Brown	\$356,159	\$580,840	81.9	Brenda Fox	Hart-McCallum
13	James Tolley	\$346,985	\$421,112	74.4	Gregory Rudolph	Simon Arias
14	Shanita Ellmers	\$341,884	\$662,632	84.3	Aaron Friedlander	Steve Friedlander
15	Jennifer Reed	\$336,292	\$597,782	78.9	Aaron Parks	Simon Arias
16	Eric Thompson	\$313,677	\$1,088,878	82.4		S-S-Parks-Salvaggi
17	Rosemary Soto	\$311,950	\$508,892	77.2	Hemerson Gonzalez	Beto Quintero
18	Travis Kovach	\$310,036	\$793,266	80.6	Matthew Conrad	S-S-Parks-Salvaggi
19	Samisoni Koloa	\$300,218	\$448,235	76.3	Paul Kelly	Steve Friedlander
20	Blake Tomblin	\$282,641	\$480,438	87.5	Tyler Worstell	Simon Arias

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



**MARK DUSHAJ**  
TROY, MI



**JOSHUA DISHONG**  
COLUMBUS, OH



**DANIEL G JOHNSON**  
EARTH CITY, MO



**PAUL KELLY**  
AUCKLAND, NZ



**ANITA FERRIS**  
AUCKLAND, NZ



**JEFFREY HALL**  
WILMINGTON, MA



**DUNI OLUSEGUN**  
INDIANAPOLIS, IN



**JEREMY RIVERS**  
MARIETTA, GA



**JOHN SPARBY**  
CLEVELAND, OH



**MATHEW MEALEY**  
LOUISVILLE, KY



**Rookie**

**AARON FRIEDLANDER**  
NAPIER, NZ

**DECEMBER**

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mark Dushaj</b>	87.6%	\$279,903	\$149,175	77.8	Zachary Hart	
Mark Neilson	77.4%	\$276,426	\$155,798	73.1	Altig-Orlovic	
Ryan Stenglein	49.4%	\$202,316	\$135,449	78.2	Altig-Orlovic	
<b>II Joshua Dishong</b>	30.6%	\$144,147	\$110,377	83.0	S-S-Bendure-Hartwig	
Bobby Gujral	15.8%	\$104,253	\$90,022	83.1	Altig-Orlovic	
<b>III Daniel G Johnson</b>	164.3%	\$227,970	\$86,251	79.1	Hart-McCallum	
Tyler Worstell	38.1%	\$116,621	\$84,467	85.1	Simon Arias	
Reynolds Akuamo	25.4%	\$112,640	\$89,810	76.1	Theodore Pappas	
<b>IV Paul Kelly</b>	123.5%	\$145,267	\$64,987	75.9	Steve Friedlander	
Elyse Bryan	94.2%	\$130,805	\$67,349	75.3	Souley Bah	
Patrick Knouse	29.1%	\$80,394	\$62,276	75.8	Slav Bitman	
<b>V Anita Ferris</b>	103.1%	\$116,599	\$57,409	80.3	Steve Friedlander	
Hemerson Gonzalez	67.1%	\$90,291	\$54,028	74.4	Beto Quintero	
Craig Strompf	41.3%	\$75,610	\$53,494	73.2	Cindy Furer	
<b>VI Jeffrey Hall</b>	316.0%	\$192,903	\$46,370	74.0	Albert Serur	
Walter Icaza	259.8%	\$169,269	\$47,049	74.5	Beto Quintero	
Justin Adams	82.2%	\$86,567	\$47,510	74.0	Simon Arias	
<b>VII Duni Olusegun</b>	193.5%	\$107,765	\$36,713	76.9	James Cunningham	
Ryan McIntosh	121.7%	\$78,103	\$35,221	78.2	Altig-Orlovic	
Brody Maughan-Evanson	117.2%	\$82,300	\$37,900	80.4	Simon Arias	
<b>VIII Jeremy Rivers</b>	63.0%	\$49,239	\$30,217	78.5	Kyle Johnson	
Christopher Botelho	60.8%	\$43,766	\$27,211	76.5	Altig-Orlovic	
Matthew Cessna	60.2%	\$46,911	\$29,291	83.2	Simon Arias	
<b>IX John Sparby</b>	173.0%	\$70,214	\$25,715	78.1	S-S-Parks-Salvaggi	
Harjeet Rana	158.3%	\$46,525	\$18,014	76.5	Imran Satti	
George O'Shea	147.1%	\$58,544	\$23,689	77.4	Gigliione-Ackerman	
<b>X Mathew Mealey</b>	219.7%	\$21,855	\$6,837	83.9	Travis Moody	
Steven Warner	218.1%	\$50,294	\$15,810	75.1	Altig-Orlovic	
Patrick Duray	192.4%	\$48,323	\$16,526	75.9	Chad Deley	

**DECEMBER ROOKIES**

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Aaron Friedlander</b>	317.0%	\$92,568	\$29,200	\$142,475	84.6	Steve Friedlander	
Andy Batten	264.6%	\$77,274	\$29,200	\$128,834	74.4	Michael Vasu	
Alipate Makau	201.8%	\$58,927	\$29,200	\$97,933	80.3	Steve Friedlander	
Mario Hajro	193.4%	\$56,469	\$29,200	\$117,550	84.7	S-S-Parks-Salvaggi	
Meaghan Krecsko	165.8%	\$48,413	\$29,200	\$66,564	81.0	Altig-Orlovic	
Michael Russin	163.6%	\$47,778	\$29,200	\$70,831	77.6	Simon Arias	
Zoltan Krecsko	138.9%	\$40,570	\$29,200	\$45,639	83.6	Altig-Orlovic	
Joshua Goodman	137.0%	\$39,998	\$29,200	\$56,647	73.9	Richard Correa	
Christopher Muraca	132.3%	\$38,618	\$29,200	\$91,202	75.4	Albert Serur	
Michael Joseph	128.0%	\$37,378	\$29,200	\$44,384	75.9	James Cunningham	

**YTD**

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Mark Neilson</b>	93.7%	\$3,622,239	\$1,869,580	73.1	Altig-Orlovic	
Ryan Stenglein	31.5%	\$2,137,140	\$1,625,383	78.2	Altig-Orlovic	
Mark Dushaj	23.6%	\$2,213,019	\$1,790,094	77.8	Zachary Hart	
<b>II Bobby Gujral</b>	6.9%	\$1,154,791	\$1,080,268	83.1	Altig-Orlovic	
<b>III Daniel G Johnson</b>	110.1%	\$2,174,289	\$1,035,009	79.1	Hart-McCallum	
Elias Boles	87.4%	\$1,932,029	\$1,030,731	82.7	Oldham-Gryaska	
Reynolds Akuamo	51.3%	\$1,631,050	\$1,077,722	76.1	Theodore Pappas	
<b>IV Paul Kelly</b>	80.9%	\$1,410,376	\$779,845	75.9	Steve Friedlander	
Elyse Bryan	78.0%	\$1,438,986	\$808,193	75.3	Souley Bah	
Patrick Knouse	19.9%	\$896,381	\$747,313	75.8	Slav Bitman	
<b>V Hemerson Gonzalez</b>	58.9%	\$1,030,525	\$648,341	74.4	Beto Quintero	
Jason Bratin	38.8%	\$844,987	\$608,990	87.0	Simon Arias	
Luay Ghawi	30.7%	\$803,306	\$614,771	83.6	Altig-Orlovic	
<b>VI Walter Icaza</b>	151.1%	\$1,417,468	\$564,594	74.5	Beto Quintero	
Jeffrey Hall	82.6%	\$1,016,235	\$556,437	74.0	Albert Serur	
Brandon Summerton	32.7%	\$805,297	\$607,051	77.6	Altig-Orlovic	
<b>VII Duni Olusegun</b>	122.3%	\$979,269	\$440,552	76.9	James Cunningham	
Brody Maughan-Evanson	74.1%	\$791,812	\$454,798	80.4	Simon Arias	
Ryan McIntosh	65.3%	\$698,473	\$422,655	78.2	Altig-Orlovic	
<b>VIII Jonathan Jones</b>	79.1%	\$731,954	\$408,579	82.4	Corey Neff	
Hunter Houvener	34.5%	\$452,607	\$336,421	78.9	Altig-Orlovic	
Christopher Botelho	27.9%	\$417,622	\$326,531	76.5	Altig-Orlovic	
<b>IX Harjeet Rana</b>	133.0%	\$503,654	\$216,172	76.5	Imran Satti	
George O'Shea	98.4%	\$564,068	\$284,265	77.4	Gigliione-Ackerman	
Ransey Vazquez	92.0%	\$565,980	\$294,842	80.8	Bob Olson	
<b>X Samer Saati</b>	13955280.0%	\$93,035	\$0	75.6	Chalom-Paz	
Patrick Duray	256.6%	\$707,211	\$198,310	75.9	Chad Deley	
Mathew Mealey	94.7%	\$159,699	\$82,041	83.9	Travis Moody	

**YTD ROOKIES**

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
<b>Rookie Meaghan Krecsko</b>	153.6%	\$538,189	\$350,400	\$809,744	81.0	Altig-Orlovic	
Jeffrey Espinal	143.0%	\$500,963	\$350,400	\$815,057	74.3	Theodore Pappas	
Alipate Makau	141.5%	\$495,838	\$350,400	\$841,981	80.3	Steve Friedlander	
Michael Russin	127.1%	\$445,441	\$350,400	\$897,354	77.6	Simon Arias	
Aaron Friedlander	122.3%	\$428,561	\$350,400	\$889,436	84.6	Steve Friedlander	
Michael Joseph	120.2%	\$421,236	\$350,400	\$578,745	75.9	James Cunningham	
Mario Hajro	117.3%	\$411,063	\$350,400	\$1,217,916	84.7	S-S-Parks-Salvaggi	
Andy Batten	113.7%	\$398,255	\$350,400	\$936,385	74.4	Michael Vasu	
Dominic Facchini	109.9%	\$385,041	\$350,400	\$612,367	73.1	Albert Serur	
Phillip Waisman	101.6%	\$356,051	\$350,400	\$1,009,826	79.0	Satti-Kanaan	

*Spotlight* recognizes the top three Master General Agents in Categories I-X with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments.

# REGIONAL GENERAL AGENTS



**BOBBY GUJRAL**  
BURNABY, BC



**RYAN STENGLEIN**  
WAYZATA, MN



**PAUL KELLY**  
AUCKLAND, NZ



**JAKE YAGJIAN**  
WILMINGTON, MA



**HEMERSON GONZALEZ**  
MIAMI, FL



**ELYSE BRYAN**  
LANHAM, MD



**JEFFREY HALL**  
WILMINGTON, MA



**BRODY MAUGHAN-EVANSON**  
WEXFORD, PA



**ERIN ALLEN**  
SAN BERNARDINO, CA

## DECEMBER

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>II Bobby Gujral</b>	6.7%	\$246,375	\$230,799	82.2	Altig-Orlovic	
<b>III Ryan Stenglein</b>	36.2%	\$252,446	\$185,314	77.9	Altig-Orlovic	
Justin Adams	0.6%	\$190,114	\$189,046	79.8	Simon Arias	
<b>IV Paul Kelly</b>	62.0%	\$261,867	\$161,683	79.0	Steve Friedlander	
Mark Neilson	54.7%	\$250,216	\$161,709	73.0	Altig-Orlovic	
<b>V Jake Yagjian</b>	375.3%	\$562,274	\$118,299	73.4	Albert Serur	
Mark Dushaj	89.0%	\$281,873	\$149,175	77.4	Zachary Hart	
John Conard	20.6%	\$132,755	\$110,060	79.7	Simon Arias	
<b>VI Hemerson Gonzalez</b>	154.1%	\$259,560	\$102,149	74.5	Beto Quintero	
Tyler Worstell	38.1%	\$116,621	\$84,467	84.4	Simon Arias	
Scott Wheeler	1.0%	\$89,903	\$89,005	82.7	Satti-Kanaan	
<b>VII Elyse Bryan</b>	92.9%	\$129,891	\$67,349	75.3	Souley Bah	
Andrew Batten	65.6%	\$110,795	\$66,903	73.5	Michael Vasu	
Duni Olusegun	59.8%	\$111,593	\$69,837	73.3	James Cunningham	
<b>VIII Jeffrey Hall</b>	346.1%	\$206,854	\$46,370	73.3	Albert Serur	
Walter Icaza	253.3%	\$166,217	\$47,049	74.5	Beto Quintero	
Rita Rider	88.9%	\$112,012	\$59,301	81.4	S-S-Parks-Salvaggi	
<b>IX Brody Maughan-Evanson</b>	70.3%	\$64,528	\$37,900	80.5	Simon Arias	
Jonathan Jones	50.7%	\$51,316	\$34,048	84.1	Corey Neff	
Kaitlyn Brandt	47.0%	\$60,781	\$41,359	73.2	Stephen Jubrey	
<b>X Erin Allen</b>	176033420.0%	\$14,669	\$0	91	Hart-Lewicki	
Sanaz Mirza Baig	3612.7%	\$49,051	\$1,321	79.6	Imran Satti	
Massoud Vaziri	477.7%	\$36,523	\$6,322	76.8	Altig-Orlovic	

## YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
<b>I Thomas Vena</b>	8.8%	\$4,372,210	\$4,017,763	79.4	Simon Arias	
Matthew Diulus	4.0%	\$4,106,259	\$3,949,862	78.3	Simon Arias	
<b>II Christopher Hintz</b>	14.5%	\$3,252,539	\$2,839,723	80.6	Altig-Orlovic	
Bobby Gujral	14.1%	\$3,159,626	\$2,769,591	82.2	Altig-Orlovic	
Joshua Olin	1.6%	\$3,894,429	\$3,832,811	78.4	Altig-Orlovic	
<b>III Ryan Stenglein</b>	19.8%	\$2,664,107	\$2,223,772	77.9	Altig-Orlovic	
Ryan Wilson	17.8%	\$2,540,880	\$2,156,403	75.5	Philip Prata	
Brian Schreiter	1.5%	\$2,215,703	\$2,183,271	74.4	Joseph Diecedue	
<b>IV Mark Neilson</b>	78.4%	\$3,462,594	\$1,940,510	73.0	Altig-Orlovic	
Luay Ghawi	28.2%	\$2,495,061	\$1,946,447	79.9	Altig-Orlovic	
Paul Kelly	15.1%	\$2,233,054	\$1,940,198	79.0	Steve Friedlander	
<b>V Jake Yagjian</b>	101.1%	\$2,855,465	\$1,419,592	73.4	Albert Serur	
Mark Dushaj	25.6%	\$2,249,032	\$1,790,094	77.4	Zachary Hart	
John Conard	12.8%	\$1,490,387	\$1,320,718	79.7	Simon Arias	
<b>VI Hemerson Gonzalez</b>	99.9%	\$2,450,262	\$1,225,790	74.5	Beto Quintero	
Scott Wheeler	54.9%	\$1,654,755	\$1,068,061	82.7	Satti-Kanaan	
Tyler Worstell	14.7%	\$1,162,309	\$1,013,609	84.4	Simon Arias	
<b>VII Elyse Bryan</b>	78.2%	\$1,439,957	\$808,193	75.3	Souley Bah	
Andrew Batten	72.2%	\$1,382,501	\$802,831	73.5	Michael Vasu	
Duni Olusegun	40.9%	\$1,180,959	\$838,047	73.3	James Cunningham	
<b>VIII Walter Icaza</b>	154.7%	\$1,437,765	\$564,594	74.5	Beto Quintero	
Jeffrey Hall	86.5%	\$1,037,505	\$556,437	73.3	Albert Serur	
Rita Rider	33.4%	\$949,253	\$711,617	81.4	S-S-Parks-Salvaggi	
<b>IX Kaitlyn Brandt</b>	128.1%	\$1,131,864	\$496,313	73.2	Stephen Jubrey	
Jonathan Jones	78.9%	\$730,773	\$408,579	84.1	Corey Neff	
Patrick Duray	49.8%	\$522,286	\$348,674	74.4	Chad Deley	

Spotlight recognizes the top three Regional General Agents in Categories I-X with positive growth. Figures reflect hierarchy transfer adjustments.



SABRINA LLOYD



STEVE FRIEDLANDER



KYLE JOHNSON



ALBERT SERUR



BETO QUINTERO



SOULEY BAH



RYAN BISANZ



JOHN YOUNG



NICK MOORE

EC = 2018 Executive Council Member

† Performance Factor = (% F6 Mo Obj + % P6 Mo Obj + % Recruit Obj) ÷ 3

Spotlight recognizes State General Agents in Categories I-X with minimum 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-X will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

## TOP PERFORMANCE FACTOR



ALBERT SERUR  
Category V  
232.4% PF



KYLE JOHNSON  
Category IV  
152.7% PF



HART-MCCALLUM  
Category IV  
148% PF

## DECEMBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
<b>II Sabrina Lloyd</b>	106.9	\$226,979	\$290,000	78.3	\$318,978	\$178,000	179.2	19	30	63.3	\$545,957	26.5		76.4
Don Foti	106.6	\$132,010	\$100,000	132.0	\$252,360	\$325,000	77.6	15	12	110.0	\$384,370	50.5		78.7
<b>III Steve Friedlander</b>	125.5	\$256,315	\$143,000	179.2	\$189,564	\$143,000	132.6	11	17	64.7	\$445,879	45.0		79.0
Satti-Kanaan	116.5	\$63,306	\$91,000	69.6	\$368,835	\$195,000	189.1	10	11	90.9	\$432,141	35.1		81.1
<b>IV Kyle Johnson</b>	152.7	\$147,291	\$104,000	141.6	\$222,870	\$108,000	206.4	30	21	110.0	\$370,161	137.5		74.3
Hart-McCallum	148.0	\$116,118	\$139,000	83.5	\$213,580	\$82,000	260.5	10	10	100.0	\$329,698	61.3		80.0
Mathew Hart	111.3	\$119,441	\$104,000	114.8	\$191,402	\$147,000	130.2	16	18	88.9	\$310,843	40.0		74.9
Cindy Furer	96.6	\$93,100	\$82,000	113.5	\$102,004	\$134,000	76.1	15	15	100.0	\$195,104	71.2		75.1
<b>V Albert Serur</b>	232.4	\$234,051	\$91,000	257.2	\$346,554	\$104,000	333.2	16	15	106.7	\$580,605	116.6		73.2
James Cunningham	119.7	\$78,971	\$74,000	106.7	\$86,804	\$61,000	142.3	22	16	110.0	\$165,775	26.9		75.3
<b>VI Beto Quintero</b>	141.0	\$164,674	\$113,000	145.7	\$94,888	\$56,000	169.4	14	13	107.7	\$259,562	87.8		74.5
<b>VII Souley Bah</b>	119.5	\$46,541	\$56,000	83.1	\$84,949	\$43,000	197.6	7	9	77.8	\$131,490	25.7		75.5
Desi Dimitrova	99.3	\$19,035	\$56,000	34.0	\$110,439	\$56,000	197.2	6	9	66.7	\$129,474	99.7		77.2
<b>VIII Ryan Bisanz</b>	107.2	\$29,101	\$48,000	60.6	\$54,863	\$26,000	211.0	5	10	50.0	\$83,964	55.1		73.0
<b>IX John Young</b>	91.5	\$23,746	\$39,000	60.9	\$36,073	\$20,000	180.4	3	9	33.3	\$59,819	16.2		76.6
<b>X Nick Moore</b>	126.6	\$36,127	\$30,000	120.4	\$27,662	\$15,000	184.4	6	8	75.0	\$63,790	1.5		75.2
Nick Scordos	125.7	\$46,710	\$30,000	155.7	\$16,706	\$15,000	111.4	9	8	110.0	\$63,416	197.9		77.9
Evan Holzhauer	94.0	\$13,343	\$30,000	44.5	\$19,111	\$15,000	127.4	7	6	110.0	\$32,454	N/A	84	
Josh West	93.4	\$38,310	\$30,000	127.7	\$7,893	\$15,000	52.6	5	5	100.0	\$46,203	N/A	88	

## YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Recruits	Rec Obj	% Rec Obj	Net ALP	% Growth	NTG	RET
<b>I Simon Arias</b>	100.5	\$6,294,561	\$7,224,000	87.1	\$8,831,211	\$7,440,000	118.7	918	960	95.6	\$15,125,772	18.1		79.7
<b>II Sabrina Lloyd</b>	98.1	\$2,864,584	\$3,480,000	82.3	\$2,258,000	\$2,136,000	105.7	383	360	106.4	\$5,122,584	4.8		76.4
Don Foti	96.8	\$1,184,926	\$1,200,000	98.7	\$3,246,848	\$3,900,000	83.3	156	144	108.3	\$4,431,774	1.0		78.7
Oldham-Gryska	93.0	\$2,642,865	\$2,808,000	94.1	\$3,086,358	\$3,948,000	78.2	256	240	106.7	\$5,729,223	-2.5		79.4
<b>III Satti-Kanaan</b>	98.4	\$1,020,121	\$1,092,000	93.4	\$2,576,747	\$2,340,000	110.1	121	132	91.7	\$3,596,868	18.4		81.1
Steve Friedlander	96.5	\$1,942,406	\$1,716,000	113.2	\$1,730,102	\$1,716,000	100.8	154	204	75.5	\$3,672,508	24.4		79.0
<b>IV Kyle Johnson</b>	121.8	\$1,589,024	\$1,248,000	127.3	\$1,667,438	\$1,296,000	128.7	288	263	109.5	\$3,256,462	44.6		74.3
Hart-McCallum	121.8	\$1,117,907	\$1,668,000	67.0	\$1,853,308	\$984,000	188.3	132	120	110.0	\$2,971,215	28.3		80.0
Philip Prata	103.2	\$1,178,366	\$984,000	119.8	\$1,607,532	\$1,872,000	85.9	162	156	103.8	\$2,785,899	17.7		75.6
Mathew Hart	98.9	\$1,346,746	\$1,248,000	107.9	\$1,850,683	\$1,764,000	104.9	181	216	83.8	\$3,197,429	22.5		74.9
Joseph Diecedue	93.9	\$1,319,079	\$1,716,000	76.9	\$1,449,481	\$1,356,000	106.9	223	228	97.8	\$2,768,560	4.0		74.5
Cindy Furer	92.9	\$874,947	\$984,000	88.9	\$1,524,730	\$1,608,000	94.8	171	180	95.0	\$2,399,677	13.6		75.1
<b>V Albert Serur</b>	120.2	\$1,571,580	\$1,092,000	143.9	\$1,330,765	\$1,248,000	106.6	208	180	110.0	\$2,902,344	42.3		73.2
James Cunningham	120.0	\$1,031,882	\$888,000	116.2	\$1,086,780	\$732,000	148.5	183	192	95.3	\$2,118,662	50.5		75.3
Jose Carvajal	94.3	\$777,804	\$888,000	87.6	\$855,253	\$984,000	86.9	156	144	108.3	\$1,633,057	2.4		74.2
Ryan Giddens	90.0	\$1,010,777	\$1,296,000	78.0	\$1,063,795	\$888,000	119.8	143	198	72.2	\$2,074,572	9.4		74.5
<b>VI Beto Quintero</b>	116.7	\$1,733,847	\$1,356,000	127.9	\$754,255	\$672,000	112.2	215	156	110.0	\$2,488,102	84.9		74.5
Corey Neff	95.9	\$942,559	\$780,000	120.8	\$531,053	\$780,000	68.1	154	156	98.7	\$1,473,611	15.2		81.4
Dorian Oldham	94.7	\$663,955	\$780,000	85.1	\$789,352	\$888,000	88.9	165	132	110.0	\$1,453,307	11.0		75.3
<b>VII Souley Bah</b>	114.7	\$627,771	\$672,000	93.4	\$830,255	\$516,000	160.9	97	108	89.8	\$1,458,026	61.3		75.5
Desi Dimitrova	95.0	\$540,746	\$672,000	80.5	\$839,277	\$672,000	124.9	86	108	79.6	\$1,380,023	28.1		77.2
<b>VIII Ryan Bisanz</b>	112.5	\$546,779	\$576,000	94.9	\$501,973	\$312,000	160.9	98	120	81.7	\$1,048,752	45.1		73.0
Johnson-Nelson	101.1	\$484,818	\$576,000	84.2	\$628,841	\$576,000	109.2	114	96	110.0	\$1,113,659	22.6		77.7
Kevin Holtz	98.5	\$464,152	\$576,000	80.6	\$550,177	\$516,000	106.6	91	84	108.3	\$1,014,329	29.0		73.9
<b>IX Correa-Hunt</b>	91.2	\$385,347	\$468,000	82.3	\$224,934	\$240,000	93.7	82	84	97.6	\$610,280	-1.4		74.1
<b>X Nick Moore</b>	148.4	\$665,972	\$360,000	185.0	\$307,890	\$180,000	171.1	75	84	89.3	\$973,862	262.7		75.2
Nicholas Scordos	123.9	\$536,952	\$360,000	149.2	\$202,408	\$180,000	112.4	88	63	110.0	\$739,360	204.1		77.9
Josh West	103.7	\$208,768	\$210,000	99.4	\$113,521	\$105,000	108.1	29	28	103.6	\$322,289	N/A	88	



### CATEGORY I



**1**  
BRENDA DI SOMMA  
SOMERSET, NJ



**2**  
MALKA ARONY  
CAVE CREEK, AZ



**1**  
GEORGE FARENTHOLD  
WASHINGTON, DC



**2**  
AL WALL  
HOLLAND LANDING, ON



**1**  
DION DIZON  
KAPOLEI, HI



**2**  
DONALD SPOHN  
REYNOLDSBURG, OH

### CATEGORY II

### CATEGORY III

### CATEGORY IV



**1**  
LAURIE GRUBER  
HAMMOND, WI



**2**  
KRISSA HENSLEY  
TOLEDO, OH



**1**  
CHERYL COOK  
EAST BERLIN, PA



**2**  
CAS ROBINSON  
NEPEAN, ON



**1**  
MARIA SIERO  
AUSTIN, TX



**2**  
JOHN WAGNER  
MECHANICSBURG, OH

### CATEGORY V

### CATEGORY VI

### CATEGORY VII



**1**  
RALPH BEARD  
FRANKLIN, TN



**2**  
BRETT HULME  
POOLER, GA



**1**  
ELIF ATICI  
MISSISSAUGA, ON



**2**  
LISA JOHNSON  
SUMMERVILLE, WV

### CATEGORY VIII

### 1ST SIGNED TG



BARBARA ZIMMERMAN  
HARRISBURG, PA



RACHEL SHELTON  
GOLDEN, CO

### TOP MANAGERS

### CATEGORY I



**1**  
DEBORAH BOLES  
COQUITLAM, BC

### CATEGORY II



**1**  
CHRISTA DAVIS  
KATY, TX

### CATEGORY III



**1**  
KATHERINE PRATT  
LEAVITTSBURG, OH

## INDIVIDUAL REPS: DECEMBER

Category	Rank	Rep	Cards	Obj	% Obj
I	1	Brenda Di Somma	5,090	2,144	237.4%
	2	Malka Arony	4,891	3,389	144.3%
	3	Pam Monetti	2,034	1,555	130.9%
II	1	George Farenthold	2,863	1,305	219.3%
	2	Al Wall	2,294	1,235	185.7%
	3	Travis Daniels	1,911	1,332	143.4%
III	1	Dion Dizon	1,536	1,149	133.6%
	2	Donald Spohn	1,487	1,159	128.3%
	3	Rebecca Klebsch	1,467	1,155	127.0%
IV	1	Laurie Gruber	2,967	920	322.6%
	2	Krissa Hensley	1,347	1,031	130.7%
	3	Steve Sanchez	1,094	1,024	106.9%
V	1	Cheryl Cook	2,216	845	262.3%
	2	Cas Robinson	2,088	832	251.0%
	3	Vivian Dwyer	2,159	912	236.7%
VI	1	Maria Siero	2,701	804	335.9%
	2	John Wagner	1,986	728	272.7%
	3	Sarah Thomson-Dufrechou	1,680	673	249.8%
VII	1	Ralph Beard	1,849	596	310.4%
	2	Brett Hulme	939	646	145.3%
	3	Melissa Lively	813	619	131.3%
VIII	1	Elif Atici	3,194	486	656.4%
	2	Lisa Johnson	2,060	463	445.0%
	3	Hector Cortez	1,692	489	346.0%
Rookie	1	Elif Atici	3,194	486	656.4%
IceBreaker	1	Hector Cortez	1,692	489	346.0%

ALL TIME RECORD: 18,960 Cards

## INDIVIDUAL REPS: YTD

Category	Rank	Rep	Cards	Obj	% Obj
I	*1	Mark Gagliardi	23,027	19,407	118.7%
	2	Jessica Treybick	21,074	20,530	102.7%
	3	David Scalisi	18,212	18,775	97.0%
II	*1	Al Wall	17,988	14,822	121.4%
	2	George Farenthold	18,677	15,660	119.3%
	3	Tim O'Connor	16,191	15,620	103.7%
III	*1	Tony Anderson	16,785	13,492	124.4%
	2	Timothy Leary	12,887	12,421	103.8%
	3	Donald Spohn	13,849	13,906	99.6%
IV	*1	Randy Stockley	13,506	11,896	113.5%
	2	Krissa Hensley	12,519	12,367	101.2%
	3	Steve Orcheron	10,525	11,366	92.6%
V	*1	Carl Zablony	15,171	10,351	146.6%
	2	Cas Robinson	11,408	9,984	114.3%
	3	Vivian Dwyer	12,117	10,946	110.7%
VI	*1	Maria Siero	16,516	9,646	171.2%
	2	Janis Pitts	15,050	9,494	158.5%
	3	Mark Flemm	9,178	8,957	102.5%
VII	*1	Ralph Beard	10,092	7,148	141.2%
	2	Kevin McKeen	8,643	7,687	112.4%
	3	Jeanette Dodd	7,951	7,260	109.5%
VIII	*1	Lisa Johnson	18,041	5,555	324.7%
	2	Gabriela Bertoni	7,446	3,135	237.5%
	3	Hector Cortez	6,067	3,423	177.2%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

## MANAGERS: DECEMBER

Category	Rank	Manager	Cards	Obj	% Obj
I	1	Deborah Boles	10,663	7,266	146.7%
	2	Tami Williams	10,354	7,438	139.2%
II	1	Christa Davis	7,044	5,175	136.1%
	2	John Keliher	6,845	5,115	133.8%
III	1	Katherine Pratt	7,642	4,311	177.3%
	2	Amanda Mlinaz	7,628	4,722	161.5%

## MANAGERS: YTD

Category	Rank	Manager	Cards	Obj	% Obj
I	*1	Tami Williams	92,325	89,254	103.4%
	2	Brian Ryan	83,524	90,417	92.4%
II	*1	Christa Davis	68,326	62,101	110.0%
	2	John Keliher	57,177	61,380	93.2%
III	*1	Chuck Hill	52,699	55,509	94.9%
	2	Billy Sauers	41,436	45,471	91.1%

## MOST ORIGINAL CARDS GENERATED: YTD

- 1** MARK GAGLIARDI 9,750
- 2** MARIA SIERO 7,850
- 3** ERICA DALAGER 7,581







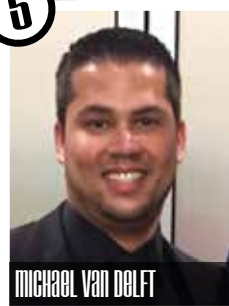
**1**  
MARK GAGLIARDI  
CLARKSVILLE, TN

### PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep Categories I-VIII assigned using average of leads generated last 3 years. For Reps with less than 3 years of service, 425 cards per month was applied for months with no production unless the average of their actual production was higher. To be recognized at Convention, Rep must meet minimum 80% of Objective.

Manager Categories I-III assigned using average of lead production last 3 years for their respective territories. To be recognized at Convention, Manager must meet minimum 80% of Objective.

# WORLD'S GREATEST BONUS

<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$10,614</b> Satti-Kanaan	<b>\$8,793</b> Don Foti	<b>\$8,625</b> Altig-Orlovic	<b>\$7,049</b> S-S-Bendure-Hartwig	<b>\$6,552</b> Satti-Kanaan




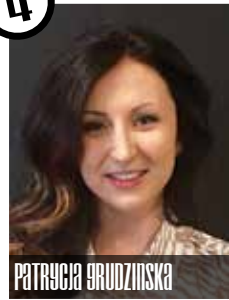

## DECEMBER BONUS LEADERS

PAYOUT: \$2,067,577

QUALIFIERS: 3,471

<p><b>\$ 10,614</b> Trevor Bailey <b>8,793</b> Meenakshi Chavis <b>8,625</b> Bobby Park <b>7,049</b> Cathy Dishong <b>6,552</b> Michael van Delft <b>6,210</b> Rahul Bhagwakar <b>5,863</b> Massoud Yaziri <b>5,422</b> Muhammed Ashraf <b>5,416</b> Elizabeth Garcia <b>5,076</b> Jennifer Ragan <b>4,926</b> Robert Adrahtas <b>4,733</b> Brennan Reynolds-Baker <b>4,729</b> Phi Phan <b>4,638</b> Kevin Ishikane <b>4,607</b> Christie Jauch <b>4,596</b> Joel Trask <b>4,494</b> Tristan Dlabik <b>4,482</b> Stanislav Moanda <b>4,478</b> Duane Shaw <b>4,460</b> Hussein Ajami <b>4,247</b> Brooklyn Mims <b>4,245</b> Alan Sedaghat <b>4,231</b> Shannon Stroud <b>4,198</b> Matthew Lehman <b>4,164</b> Alex Gonzales <b>4,122</b> Jonathan Growe <b>4,021</b> Salvador Escobar <b>4,000</b> Lee Van Delft <b>3,974</b> Paul Smith <b>3,971</b> Jacqueline Kabluyen <b>3,933</b> Joanna Strzelec <b>3,929</b> Slawomir Dolecki <b>3,886</b> Bruce Tan <b>3,873</b> Peter Gabranski <b>3,870</b> Deaveon Francisco <b>3,784</b> Jean Joseph <b>3,759</b> Abraham Mogilevsky <b>3,731</b> Noli Alea <b>3,656</b> Lincoln Dziekonski <b>3,555</b> Joseph Sarasin <b>3,413</b> Evelin Castro-Sharif <b>3,408</b> Jordon Graham <b>3,352</b> Ethan Dewyer <b>3,347</b> Mark Lomonaco <b>3,344</b> Brandon Johnson <b>3,321</b> Brandon Minor</p>	<p><b>\$ 3,289</b> Kareem Mutia <b>3,279</b> Carlo Trinidad <b>3,267</b> Daryl Graham <b>3,251</b> Ed Olfert <b>3,197</b> Cody Gardner <b>3,193</b> Andrew Bishop <b>3,156</b> Jessica Chang <b>3,142</b> Max Quasem <b>3,139</b> Cameron Watson <b>3,097</b> Arif Hajro <b>3,059</b> John Carter <b>3,012</b> Anthony Greco <b>3,197</b> Richard Carter <b>2,958</b> Steven Baum <b>2,896</b> Scott Florin <b>2,834</b> Dominique Smith <b>2,827</b> Andjalie Elizer <b>2,821</b> Benjamin Ainscough <b>2,806</b> Tony Georges <b>2,803</b> Elhanan Sing <b>2,801</b> Hasan Ghazal <b>2,800</b> Shome Brown <b>2,786</b> Aaron Ebel <b>2,777</b> Albert Olesko <b>2,751</b> Magaly Una <b>2,731</b> Ryan Vance <b>2,708</b> Ashley Rust <b>2,705</b> Tomarus Burks <b>2,700</b> Omar Hashimi <b>2,665</b> Daniel Pies <b>2,661</b> Megan Billey <b>2,656</b> Cleopatra Sola <b>2,623</b> Joe Levo <b>2,617</b> Irma Gallardo <b>2,617</b> Mario Hajro <b>2,583</b> Stephen Davis <b>2,547</b> Emily Kayser <b>2,515</b> Nicholas Daltro <b>2,513</b> Sandy Metellus <b>2,478</b> Afolasade Aboyade-Cole <b>2,464</b> Jesse Benwell <b>2,464</b> Jesse Peterson <b>2,453</b> Renee Cunningham <b>2,448</b> Chelsie Otto <b>2,446</b> Justin Sutton <b>2,443</b> Christopher Ferguson</p>	<p><b>\$ 2,442</b> Joachim Jean <b>2,432</b> John Vacca <b>2,406</b> Brock Lampee <b>2,394</b> Aaron Lammey <b>2,386</b> Mele Makau <b>2,385</b> Bryan Juskiw <b>2,385</b> Arlene Mayon <b>2,361</b> Javier Diaz <b>2,357</b> Ikram Al-Shobaki <b>2,341</b> Pablo Solis <b>2,328</b> Jacob Bennett <b>2,318</b> Andrew Chambers <b>2,310</b> Meleon Martinez <b>2,294</b> Mike Reed <b>2,270</b> Nina Blackmon <b>2,269</b> Pranil Vitha <b>2,259</b> Tanya Black <b>2,255</b> Diana Al Ali <b>2,247</b> Landon Schlag <b>2,241</b> Jillian Getz <b>2,236</b> Darus Rowan <b>2,221</b> John Torres <b>2,217</b> Jonathan Conn <b>2,214</b> Heather Pierce-Akanni <b>2,211</b> Tina Fu <b>2,193</b> Dorota Rusew <b>2,190</b> Jadwiga Martins <b>2,175</b> Rahmatullah Romal Omid <b>2,168</b> Jon Golin <b>2,166</b> Colin Ghee <b>2,166</b> Janel Wilder <b>2,161</b> Stefane Felix <b>2,156</b> Roger Fredericks <b>2,154</b> Jenny Alvarez <b>2,151</b> Jesusdieu Portilus <b>2,148</b> Nauleni Tuionetoa <b>2,147</b> Richard Sidoti <b>2,141</b> Mark Bernsdorff <b>2,110</b> Evelyn Howell <b>2,102</b> Erin Spinelli <b>2,088</b> Bobbi Wiatr <b>2,080</b> Carole Idolphine <b>2,078</b> Christopher Bungay <b>2,073</b> Patricia Colon <b>2,071</b> William Dugan</p>	<p><b>\$ 2,066</b> Hans Klink <b>2,056</b> Douglas Clarke <b>2,049</b> Kashala Guiden <b>2,036</b> Christopher Rodriguez Lopez <b>2,030</b> Shanita Ellmers <b>2,029</b> Shekhar Ali <b>2,029</b> DeAnthony Hartman <b>2,026</b> Alexander Pham <b>2,018</b> Carlo Milano <b>1,999</b> Daniel Durgin <b>1,996</b> Jovanie Scarlett <b>1,995</b> Ruben Soberanes <b>1,983</b> Jeff Wentworth <b>1,983</b> Mario Andres Chavez <b>1,982</b> Rosa Teixeira <b>1,980</b> Rosemary Soto <b>1,976</b> Kajana Carter <b>1,971</b> Palbasha Siddique <b>1,969</b> Lily Sakai <b>1,961</b> Joseph Webster <b>1,961</b> Kyla Greig <b>1,959</b> Thomas Romeo <b>1,959</b> Fabian Aniekwensi <b>1,950</b> Rosemary Soto <b>1,950</b> Benzack Cooper <b>1,948</b> Jheanelle Hughes <b>1,942</b> Joseph Provenzano <b>1,936</b> Denis Snyder <b>1,936</b> Gaafar Aledani <b>1,933</b> Angela Alunno <b>1,932</b> Joseph Kanaan <b>1,923</b> Arion Gjolaj <b>1,917</b> Ifeanyi Ufondu <b>1,917</b> Marcus Martin <b>1,916</b> Travis Johnson <b>1,914</b> Holly Simpson <b>1,913</b> Edward DeFurio <b>1,910</b> Dustin Dunbar <b>1,908</b> Mauro Capozucca <b>1,902</b> Stephanie Novel <b>1,900</b> Kevin Argumede Barrientos <b>1,897</b> Nicholas Atallah <b>1,894</b> Howard Dotson <b>1,893</b> Lynn Jenkins</p>	<p><b>\$ 1,890</b> Yamid Mendoza Sanchez <b>1,886</b> Kyle Schroeder-Gurnicz <b>1,880</b> Samisoni Koloa <b>1,878</b> Robert Ensign <b>1,876</b> Manique Sala <b>1,869</b> Michael J Romero <b>1,867</b> Kaitlyn Everts <b>1,867</b> Bryan Fronberger <b>1,867</b> John Curry <b>1,864</b> Jean Etahe Limongo <b>1,860</b> Dylan White <b>1,856</b> Igor Melcharek <b>1,854</b> Brandon Garcia <b>1,849</b> Dimo Joannidis <b>1,846</b> Mario Francis <b>1,834</b> Eno Iftiu <b>1,831</b> Dwight Dube <b>1,829</b> Kendra Cook <b>1,829</b> Anthony Sava <b>1,823</b> Faith Robinson <b>1,816</b> Alipate Makau <b>1,814</b> Megan Mills <b>1,808</b> Luis Miranda <b>1,804</b> Nicholas Oxford <b>1,802</b> Sean Grant <b>1,802</b> Danielle Savarese <b>1,634</b> Samson Adelufosi <b>1,633</b> Joseph Theuri <b>1,632</b> Asad Ahmed <b>1,628</b> Kory Louvelle <b>1,625</b> Danny Arnold <b>1,621</b> Harvey Quinn <b>1,620</b> Arthur Trost <b>1,619</b> Horace Johnson <b>1,616</b> Riley Peters <b>1,615</b> Jacob Mantay <b>1,609</b> Julie Aprahamian <b>1,609</b> Adriana Neagu <b>1,606</b> Marcell Mara <b>1,600</b> Darian Hester <b>1,599</b> Sam Chan <b>1,599</b> Derrick Davenport <b>1,597</b> Susana Al Choufi <b>1,595</b> Rovena Luljguraj <b>1,593</b> David Rockway <b>1,586</b> James Sherwood <b>1,586</b> Holly Richey</p>	<p><b>\$ 1,584</b> Charles Coleman <b>1,579</b> Brandon Hamilton <b>1,575</b> Kevin Amador <b>1,571</b> Joseph Hamden <b>1,570</b> Christy Anderson <b>1,570</b> Duni Olusegun <b>1,565</b> Victoria Soileau <b>1,564</b> Michael Ezeafulukwe <b>1,564</b> Bradley Christiansen <b>1,563</b> Matthew Zang <b>1,561</b> Richard Bentley <b>1,558</b> Kelly McDonald <b>1,557</b> Bernardo Lopez <b>1,549</b> Steven Dell <b>1,547</b> Octavio Villa <b>1,547</b> Christopher Ross <b>1,545</b> Daniel Prinzo <b>1,543</b> Benjamin Van Fossen <b>1,542</b> Melody Washington <b>1,541</b> Derek Sandilands <b>1,536</b> Paul Rodriguez Calebbaugh <b>1,535</b> Rumteen Mokhtarzadeh-Azar <b>1,533</b> Andrew Severson <b>1,533</b> Bessie Wright <b>1,532</b> Maria M Ramirez <b>1,531</b> Fritznel Octave <b>1,527</b> Tazmi Siddiquey <b>1,526</b> Christopher O'Neal <b>1,518</b> Joanna Salazar <b>1,517</b> Orett Nelson <b>1,512</b> Aaron Patt <b>1,509</b> Matthew Willrodt <b>1,508</b> Robert Trypus <b>1,505</b> Chase Miller <b>1,505</b> Francisco Vasquez <b>1,497</b> Adrienne Lawrence <b>1,494</b> Joshua Jahnish-Maltese <b>1,493</b> Adebamidele Ogunlade <b>1,487</b> Sean Walsh <b>1,485</b> Walna Allen <b>1,481</b> Aaron Osterrieder <b>1,481</b> Sylvain Kalombo <b>1,473</b> Sherine Zahra <b>1,471</b> Nikolai Zollinger <b>1,471</b> Adem Abdulla <b>1,470</b> Chastity Swanson <b>1,467</b> Colin Weathers <b>1,465</b> Douglas Ewers <b>1,465</b> Alex Albright <b>1,463</b> Alfretz Costelo <b>1,463</b> Stephanie Biggum</p>	<p><b>\$ 1,462</b> Brian Schilling <b>1,458</b> Catarah Eley <b>1,454</b> Corey Bednarz <b>1,446</b> Jeanneliza Solis <b>1,443</b> Ebuwa Otagho <b>1,442</b> Jeremy Doucet <b>1,441</b> Ligaya Alaiza <b>1,438</b> Abraham El Refaei <b>1,435</b> Ericka Martinez <b>1,433</b> Tina Nelson <b>1,433</b> Matthew Cessna <b>1,429</b> Tanya Sutton <b>1,429</b> Turama Waiti <b>1,425</b> Ala Awad <b>1,424</b> Christopher Rantanes <b>1,422</b> Anna Senra <b>1,422</b> Elijah Brown <b>1,422</b> Gail Fox <b>1,421</b> Carmen Arroyo <b>1,419</b> Trenton Miller <b>1,418</b> Ernesto Delgadillo <b>1,415</b> Matthew Sutton <b>1,415</b> Carrisa Korres <b>1,413</b> Lorena Herndon <b>1,411</b> Nathan Fleming <b>1,410</b> Tiffani Tavormina <b>1,408</b> Syed Bukhari <b>1,407</b> Katie Mitchell <b>1,407</b> Eric LaBossiere <b>1,403</b> Austin A Smith <b>1,398</b> George Kamel <b>1,394</b> Michael Capps <b>1,383</b> Matthew Roebke <b>1,382</b> Joseph Rotolo <b>1,379</b> Sarah Acker <b>1,378</b> Heather Hewitt <b>1,374</b> Justin Thompson <b>1,367</b> James Snipes <b>1,366</b> Stuart Pagan <b>1,362</b> Brian Cabral <b>1,361</b> Ryan Mullins <b>1,360</b> Zachary Anderson <b>1,359</b> Skay Nusenu <b>1,355</b> Brian Jerome <b>1,352</b> Alex Pizzo <b>1,348</b> Lissette Montalvo <b>1,347</b> Roberto Navarro <b>1,345</b> Fuat Demir <b>1,345</b> Jacob Wells <b>1,342</b> Oscar Gastelum <b>1,338</b> Alix Albright <b>1,337</b> Iffrah Tahir <b>1,335</b> Marvin Gonzalez</p>	<p><b>\$ 1,335</b> Steven Phillips <b>1,333</b> Andrew Hynan <b>1,332</b> Dyoma Ramirez-Robles <b>1,332</b> Luis Homos <b>1,331</b> Al-Karim Walji <b>1,331</b> Shonda Lewis <b>1,329</b> Mark Campbell <b>1,328</b> Nikolina Damjanovic <b>1,328</b> Eric Rodriguez <b>1,326</b> Theresa Bellajaro <b>1,318</b> Kasali Kotun <b>1,318</b> Chiara DAlessandro <b>1,316</b> Rebeca Coquis <b>1,314</b> Kyle Welton <b>1,312</b> Steven Sparkes <b>1,312</b> Peter Tovio <b>1,307</b> Gregory Huling <b>1,307</b> Arman Masomzadeh <b>1,302</b> Ryan Bickett-Hickok <b>1,298</b> Fatima Shittu <b>1,297</b> Spencer Simmons <b>1,297</b> Jonathan Da-al <b>1,297</b> Carolina Coquis <b>1,292</b> Amy Gardner <b>1,290</b> Aref Sayegh <b>1,286</b> Daniel Bean <b>1,286</b> Anwar Attiek <b>1,280</b> Matias Orrego <b>1,275</b> Matthew Hudlin <b>1,270</b> Jimmy Quifille <b>1,269</b> Gregory VanSuch <b>1,265</b> Christopher Leasure <b>1,264</b> Julia Loboda <b>1,262</b> Nancy Branson <b>1,262</b> Jonathan Foligno <b>1,261</b> Jonathan Wielhouwer <b>1,256</b> Lavetta Swain <b>1,256</b> Christopher Woodard <b>1,255</b> Valeria Sierralda <b>1,247</b> Patrick Locke <b>1,246</b> Kristi Vang <b>1,246</b> Julisa Penido <b>1,244</b> Shubban Setia <b>1,242</b> Jesse Fullmer <b>1,240</b> James Sandmire <b>1,237</b> Joey Kennedy <b>1,235</b> Karen Hamilton <b>1,234</b> Jeremy Perkins <b>1,233</b> Hany Mikhail <b>1,231</b> Violetta Raddell <b>1,227</b> Akinbowale Adewumi <b>1,226</b> Sayed Hashimi <b>1,222</b> Marlene Barrett</p>	<p><b>\$ 1,221</b> Gerardo Gonzalez <b>1,221</b> Crystal Larkins <b>1,218</b> Rex Munsey <b>1,216</b> Matthew Dexter <b>1,214</b> Esa Mohamed <b>1,214</b> Myra Espinoza <b>1,211</b> Paul Torman <b>1,211</b> Nick Guerino <b>1,209</b> Altina Arakelian <b>1,206</b> Xander Davis <b>1,205</b> Adrian Mata <b>1,203</b> Joseph Andersen <b>1,200</b> Ron Doluntap <b>1,199</b> Ricky Hayward <b>1,197</b> Justin Rydziel <b>1,196</b> Derrick Hall <b>1,195</b> Christa Frazier <b>1,195</b> Richard Tabanji <b>1,195</b> Daymon Green <b>1,192</b> Ranjana Chopra <b>1,192</b> Lissette Garcia <b>1,191</b> John Santosuosso <b>1,190</b> Terran Oliphant <b>1,189</b> Ray Salmon <b>1,186</b> Gabriela Angelova <b>1,185</b> Miralem Jakirlic <b>1,183</b> Daniel Souza <b>1,182</b> Rafael Medina <b>1,180</b> Adela Staines <b>1,177</b> Joaquin Santos <b>1,175</b> Donald Gregoire <b>1,175</b> Vincent Massari <b>1,175</b> Tessa Lepelaars <b>1,173</b> Asiguy Haugabook <b>1,173</b> Taulant Bane <b>1,172</b> Jocelyn Bolito <b>1,170</b> Kelsey Maye <b>1,170</b> Kelli Higgins-Jones <b>1,169</b> Rawad El Ghabban <b>1,167</b> Garkeiva Council <b>1,167</b> Gabriel Benavides <b>1,167</b> Noelle Robinson <b>1,163</b> John Akers <b>1,160</b> Carlos Arballo <b>1,159</b> Jordan Forbes <b>1,154</b> Dina Boghdady <b>1,149</b> Erica Robertson <b>1,147</b> Alicia Kuchinski <b>1,146</b> Richard Dyer <b>1,146</b> Paolo D'Andrea <b>1,143</b> Siraj Saunders <b>1,141</b> Shai Mate <b>1,141</b> Geoffrey Osili</p>	<p><b>\$ 1,140</b> Joel Acosta <b>1,138</b> Marie Campbell <b>1,136</b> Casey Jarratt <b>1,135</b> Ogevasa Meafou <b>1,131</b> Steven Warner <b>1,130</b> Jennifer Pofahl <b>1,130</b> Stephen Fougere <b>1,128</b> Edward Leon <b>1,127</b> Justin Diaz <b>1,123</b> Carly Ferraro <b>1,123</b> Brittany Ketrner <b>1,121</b> Cree Allen <b>1,120</b> Danielle Morales <b>1,118</b> JahMarcus Worsham <b>1,118</b> Bashar Jarkasy <b>1,116</b> Conor McGowan <b>1,112</b> Trace Johnson <b>1,107</b> Cynthia Hettchen <b>1,105</b> Richard Pellen <b>1,104</b> Derek Udongwo <b>1,103</b> Raymond Angeles <b>1,101</b> Anastasia Martens <b>1,100</b> Lamine Diakhate <b>1,100</b> Thomas S Brown <b>1,099</b> Dane Freiburger <b>1,099</b> Daniel Hanson <b>1,097</b> Talaya Cook <b>1,093</b> Chad Muise <b>1,092</b> Justin Neal <b>1,091</b> Constance Tuiteleapaga <b>1,090</b> Cameron Cimino <b>1,089</b> Doris Martinez-Garcia <b>1,089</b> Valerie Shaw <b>1,088</b> Eric Kam <b>1,088</b> Kaylyn Kimberlin <b>1,087</b> Kyle Bennett <b>1,081</b> James Erbeck <b>1,080</b> Andres Liranzo <b>1,076</b> Arynne McCarthy <b>1,076</b> Jessica Boss <b>1,076</b> Jose Garcia <b>1,076</b> Dallas Johnson <b>1,070</b> Monzelle White <b>1,066</b> Tabitha McDermid <b>1,064</b> Jeffrey Gilliana <b>1,063</b> Ronald Davis <b>1,061</b> Hamza Ally <b>1,060</b> Matthew Obringer <b>1,060</b> Desirae Woodside <b>1,059</b> Sonia Silva <b>1,059</b> Lionel Njeukam</p>	<p><b>\$ 1,058</b> Steven Kempton <b>1,057</b> Tessa MacNeill <b>1,056</b> Allison Kusgen <b>1,056</b> Michael Bell <b>1,055</b> Timothy Cruise <b>1,054</b> Danijel Dokic <b>1,053</b> Jeremy Caster Ian Zollos <b>1,052</b> Matthew A Wilson <b>1,052</b> Alex Smith <b>1,052</b> Ernis Polanco Ovalle <b>1,051</b> Philip Anderson <b>1,049</b> Brandon Atchley <b>1,048</b> Christopher Walker <b>1,048</b> Nicklaus Rich <b>1,048</b> Gerard Armstrong <b>1,046</b> Joshua Kellar <b>1,045</b> Walter Henderson <b>1,044</b> Brandon Smith <b>1,042</b> Cody Langston <b>1,042</b> Alex Rozotto <b>1,037</b> Donna Burriss <b>1,037</b> Emran Chowdhury <b>1,037</b> Dylan Hurd <b>1,034</b> Jacquelyn Larkins <b>1,029</b> Gianna Montelaro <b>1,029</b> David Sorensen <b>1,028</b> Cecilia Ritter <b>1,028</b> Johnny Gerges <b>1,027</b> Matthew Prokop <b>1,027</b> Precious Fulger <b>1,026</b> Canon Novak <b>1,024</b> Hakan Ozalpasan <b>1,024</b> Timothy Moody <b>1,023</b> Joseph Grider <b>1,023</b> Mama Atetu <b>1,020</b> Wesley Shure <b>1,019</b> Drew Herstine <b>1,018</b> Matthew Borgia <b>1,018</b> Daniel Perkins <b>1,016</b> Matthew Dawson <b>1,016</b> Kenneth Johnson <b>1,015</b> Sione Mohi <b>1,015</b> Jordan Little <b>1,013</b> Rachel Brown <b>1,007</b> Anthony Ferraro <b>1,006</b> Levi Porto <b>1,005</b> Troy Kasper <b>1,003</b> Breanna Hilton <b>1,002</b> Brody Maughan-Evanson <b>1,002</b> Cheng Yang <b>1,001</b> Samuel De Carvalho <b>1,000</b> Timothy Copenhaver</p>
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# LEADERSHIP BONUS




<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
				
<b>\$40,324</b> Zachary Hart	<b>\$36,285</b> Altig-Orlovic	<b>\$19,516</b> Don Foti	<b>\$17,612</b> Sabrina Lloyd	<b>\$16,765</b> Zachary Hart

**DECEMBER BONUS LEADERS** | PAYOUT: **\$1,308,636** | QUALIFIERS: **592**

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|---|--|--|---|--|---|
| <ul style="list-style-type: none"> <li>\$ 1,173 Theodore Ryan</li> <li>1,172 Manale El Awad</li> <li>1,153 Alex Paguio</li> <li>1,144 Shawn Mishra</li> <li>1,128 Joseph Rotolo</li> <li>1,126 Jeffrey A Smith</li> <li>1,112 Kade Beck</li> <li>1,108 Jessica Santamarina</li> <li>1,099 Christie Jauch</li> <li>1,075 Paul Smith</li> <li>1,074 Brynna Tebbe</li> <li>1,070 Peter Davis</li> <li>1,070 Felicia Steele</li> <li>1,069 John Curry</li> <li>1,067 Muhammed Ashraf</li> <li>1,065 Cyan Kissinger</li> <li>1,065 Sonia Silva</li> <li>1,062 Darius Rowan</li> <li>1,025 Samisoni Koloa</li> <li>1,024 Richard Pazak</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,024 Tanner Duy</li> <li>1,014 Aaron Piotrowski</li> <li>1,005 Michael Patty</li> <li>1,001 Shayla Williamson</li> <li>999 Jose Anderson</li> <li>997 Michael Cirelli</li> <li>963 Anthony Ferraro</li> <li>958 Matthew Halbmaier</li> <li>953 Jitsajee Ruangsinsup</li> <li>949 Kevin Butchino</li> <li>937 Casey Jarratt</li> <li>927 Casey Kunash</li> <li>917 Nicholas Atallah</li> <li>909 Landon Schlag</li> <li>896 Jenna Grula</li> <li>889 Bashar Jarkasy</li> <li>883 Edwin Cuevas Quinones</li> <li>873 Gevorg Yanukyanyan</li> <li>873 Joshua Goodman</li> <li>873 Eric Snyder</li> </ul> | <ul style="list-style-type: none"> <li>\$ 867 Charles Ferrari</li> <li>862 Jesus Romero</li> <li>857 Justin Lowe</li> <li>854 Nicholas Engrav</li> <li>848 Marisa Willgruber</li> <li>842 Ethan Dewyer</li> <li>836 Walter Henderson</li> <li>834 Lidia Meglei</li> <li>829 Cole Hatfield</li> <li>821 Levar Morgan</li> <li>821 Melinda Skinner</li> <li>820 Magda Figueiredo</li> <li>815 Brittini Kwiecien</li> <li>810 Phyo Phyo</li> <li>801 Steven Dell</li> <li>800 Jordan Warner</li> <li>799 Roger Rau</li> <li>792 Shavorne Hudson</li> <li>783 Lily Carpenter</li> <li>773 Charley Forshee</li> </ul> | <ul style="list-style-type: none"> <li>\$ 771 Michelle Olivo</li> <li>764 Michael Clemente</li> <li>762 Razan Zarba</li> <li>758 Joseph Massucci</li> <li>756 Jessica Chang</li> <li>753 Carlos Iraheta Barrientos</li> <li>736 Brittany Douglas</li> <li>732 Matthew Russell</li> <li>731 Eric Butt</li> <li>731 Chad McLaughlin</li> <li>726 Alexander Valencia</li> <li>725 Daniel Foore</li> <li>715 Eric Butt</li> <li>711 Joshua Bacchus</li> <li>687 Ashley Hutson</li> <li>684 Michael Scatena</li> <li>593 Eduardo Bonilla</li> <li>585 Mariam Shahid</li> <li>572 Jonathan Jones</li> <li>571 Ronald Davis</li> </ul> | <ul style="list-style-type: none"> <li>\$ 670 Elizabeth Chilson</li> <li>662 Allan Allas</li> <li>655 Robert Drake</li> <li>652 Dana Black</li> <li>649 Anthony Spataro</li> <li>647 Karen Lamey</li> <li>646 Stephen Coons</li> <li>646 Derron Alexander</li> <li>645 Genna DeMetsenaere</li> <li>638 Christy Balkita</li> <li>638 Devon Chapman</li> <li>635 Juan Rivera</li> <li>629 Michael Ezeafulukwe</li> <li>625 Calvin Irving</li> <li>607 Jonathan Russell</li> <li>605 Jesse Spencer</li> <li>593 Eduardo Bonilla</li> <li>585 Mariam Shahid</li> <li>572 Jonathan Jones</li> <li>571 Ronald Davis</li> </ul> | <ul style="list-style-type: none"> <li>\$ 564 Joel Trask</li> <li>561 Ashley Clarke</li> <li>553 Manuel Diaz</li> <li>549 Ebuwa Ottagho</li> <li>547 Kierra Goodwin</li> <li>545 Aaron Parsons</li> <li>539 Jessica Napiza</li> <li>530 David Bilotti</li> <li>529 Paolo D'Andrea</li> <li>528 Young Lee</li> <li>527 Sean Shephard</li> <li>526 DeShawn Moore</li> <li>522 Jason Green</li> <li>519 Rachel Brown</li> <li>512 Bobby Lo</li> <li>502 Maxon Elozier</li> </ul> |
|---|--|--|---|--|---|

- |  |  |  |   |  |  |
|--|--|--|---|--|--|
| <ul style="list-style-type: none"> <li>\$ 40,324 Mark Dushaj</li> <li>36,285 Mark Neilson</li> <li>19,516 Doreen Ryan-Foti</li> <li>17,612 Patrycja Grudzinska</li> <li>16,765 Michael Stuver</li> <li>15,738 Mario Hajro</li> <li>15,269 Walter Icaza</li> <li>14,993 Asiguy Haugabook</li> <li>14,251 Zach Otto</li> <li>13,041 Phillip Waisman</li> <li>13,020 Elyse Bryan</li> <li>12,678 Daniel G Johnson</li> <li>11,933 Aaron Friedlander</li> <li>10,903 Bruce Viaje</li> <li>10,792 Bobby Gujral</li> <li>10,567 Brenda Fox</li> <li>10,397 Scott Wheeler</li> <li>10,191 Tony Geer</li> <li>9,716 Ryan Stenglein</li> <li>9,679 Anita Ferris</li> <li>9,517 Michael Russin</li> <li>9,193 Tyler Worstell</li> <li>9,128 Blake Higuchi</li> <li>8,999 Alan Sedaghat</li> <li>8,996 Brody Maughan-Evanson</li> <li>8,916 Jake Yagjian</li> <li>8,896 Darcy Schrieber</li> <li>8,774 Jeffrey Hall</li> <li>8,611 Alipate Makaui</li> <li>8,290 Jason Bratin</li> <li>8,002 Daryl Graham</li> <li>7,965 Gary Slocum</li> <li>7,892 Britton Costa</li> <li>7,830 Hemerson Gonzalez</li> <li>7,793 Sara Vaz</li> <li>7,542 Lauren Coyne</li> <li>7,456 Dustin Dunbar</li> <li>7,280 Matthew Conrad</li> <li>7,258 Beau Locker</li> <li>7,242 Thomas Vena</li> <li>7,206 Atta Saleh</li> <li>7,058 Matthew Turnquist</li> <li>7,032 Yussuf El-Zein</li> <li>6,806 Harjeet Rana</li> <li>6,781 Kimberly Hamilton</li> <li>6,597 Corey Helly</li> </ul> | <ul style="list-style-type: none"> <li>\$ 6,509 Derek Foore</li> <li>6,445 Joseph Gojcaj</li> <li>6,334 Yemi Akinade</li> <li>6,240 Alima Lozano</li> <li>6,198 Bobby Szwaja</li> <li>6,176 Steven King</li> <li>5,834 Dario Messina</li> <li>5,818 Zoltan Krecsko</li> <li>5,815 Brent Bowling</li> <li>5,703 Ronald Rivera</li> <li>5,614 Patrick Knouse</li> <li>5,578 Joshua Olin</li> <li>5,386 Aaron Parks</li> <li>5,353 Matthew Cartwright</li> <li>5,342 Sabrina Kryshundayal</li> <li>5,324 Bruce Alford</li> <li>5,321 Jesse Rennich</li> <li>5,302 Stuart Pagan</li> <li>5,027 Michael Joseph</li> <li>5,020 Antoinette Williams</li> <li>5,018 Edmaggie Myrthil</li> <li>4,966 Lee Jeffers</li> <li>4,915 Jeffery Thiel</li> <li>4,874 Clayton Slaughter</li> <li>4,816 Eric Thompson</li> <li>4,781 Jeffrey Espinal</li> <li>4,764 Jonni Ng</li> <li>4,764 Justin Adams</li> <li>4,756 Michael Musso</li> <li>4,697 Jeremy Rivers</li> <li>4,653 Dylan Murphy</li> <li>4,650 Joshua Jackson</li> <li>4,620 Marian Sertler</li> <li>4,581 Clint Perry</li> <li>4,576 Dulce Paz</li> <li>4,538 Duni Olusegun</li> <li>4,493 Andy Batten</li> <li>4,463 Gregory Rudolph</li> <li>4,426 James Sodian</li> <li>4,322 Thomas Vena</li> <li>4,223 Craig Strompf</li> <li>4,211 Tiffney Harmouche</li> <li>4,183 Jovannie Scarlett</li> <li>4,179 Sylvain Kalombo</li> <li>4,172 Steven Warner</li> <li>4,119 George O'Shea</li> </ul> | <ul style="list-style-type: none"> <li>\$ 4,111 Robert Hamilton</li> <li>3,999 David Carpenter</li> <li>3,968 Claude Hamilton</li> <li>3,912 Jeffrey von Kienast</li> <li>3,901 Christopher Bungay</li> <li>3,884 Shahab Mahdavinejad</li> <li>3,842 Michael Gerstein</li> <li>3,804 Travis Picklesimer</li> <li>3,803 Andrew Chambers</li> <li>3,744 David Wang</li> <li>3,738 Trenton Miller</li> <li>3,732 Christopher Muraca</li> <li>3,689 Mark Beckford</li> <li>3,671 Ryan Ohm</li> <li>3,659 Slavita Hut</li> <li>3,634 Jinelly Urena</li> <li>3,575 John Ophals</li> <li>3,568 Ryan Hall</li> <li>3,530 Travis Vaughn</li> <li>3,498 Angel Martinez</li> <li>3,482 Ronald McCormick</li> <li>3,381 Melinda-Rae Lyse</li> <li>3,376 Justin Sutton</li> <li>3,358 Hunter Houvener</li> <li>3,329 Elias Boles</li> <li>3,295 Jeffrey Hudson</li> <li>3,294 Mark Lahijani</li> <li>3,287 Taurean Flournoy</li> <li>3,283 Minh Phung</li> <li>3,282 John McGrath</li> <li>3,278 Steven Barton</li> <li>3,262 Jacob Brown</li> <li>3,251 Sean Velasquez</li> <li>3,216 Kendall Wilson</li> <li>3,213 John Nieves</li> <li>3,173 Alexander Johnston</li> <li>3,147 Johnny Ly</li> <li>3,098 London Burnett</li> <li>3,097 Joshua Krueger</li> <li>3,095 Kevin Lowery</li> <li>3,079 Christopher Hintz</li> <li>3,066 Daniel J Johnson</li> <li>2,950 Sarah McDermott</li> <li>2,948 Nicholas Deliberto</li> <li>2,943 Michael Burningham</li> <li>2,922 Evan Donoghue</li> </ul> | <ul style="list-style-type: none"> <li>\$ 2,912 Cody Terrell</li> <li>2,910 Nicole Sanders</li> <li>2,902 Dan Ikei</li> <li>2,826 Meaghan Krecsko</li> <li>2,766 Michael Russo</li> <li>2,756 Francis Ingulli</li> <li>2,755 Ryan Wilson</li> <li>2,739 Thomas Longino</li> <li>2,738 Avi Kauderer</li> <li>2,733 Elijah Brown</li> <li>2,721 Begona Patino-Lopez</li> <li>2,696 Sokol Fazliu</li> <li>2,689 Travis Kovach</li> <li>2,657 Bilal Farsakh</li> <li>2,616 Ryan McIntosh</li> <li>2,596 Brian Zuzick</li> <li>2,586 Matthew Diulus</li> <li>2,566 Patricia Contreras</li> <li>2,553 Chris La Fond</li> <li>2,533 Daniel Walton</li> <li>2,515 Anthony Theriault</li> <li>2,478 Kevin Davis</li> <li>2,473 Rita Rider</li> <li>2,434 Rahmatullah Romal Omid</li> <li>2,428 Crystal Larkins</li> <li>2,413 Travis Stucki</li> <li>2,395 Shanita Elmers</li> <li>2,390 Donte Grant</li> <li>2,388 Phi Phan</li> <li>2,369 David Rigney</li> <li>2,366 Kerry Zorns</li> <li>2,345 Melne Hughes</li> <li>2,339 Omar Billy</li> <li>2,339 Ariana Jones</li> <li>2,323 Michael van Delft</li> <li>2,311 Ryan Witham</li> <li>2,309 Nic Iagulli</li> <li>2,307 Roger Fung</li> <li>2,273 Mike Paragioski</li> <li>2,268 Nasr Quadri</li> <li>2,247 Christopher Bentley</li> <li>2,229 Morgan Lobello</li> <li>2,198 Alberto Alcalá</li> <li>2,209 Seth Frisby-Jack</li> <li>2,207 George Shafiek</li> </ul> | <ul style="list-style-type: none"> <li>\$ 2,196 Nadia Feleti</li> <li>2,196 Mary-Delores Ayarzagoitia</li> <li>2,189 Ransley Vazquez</li> <li>2,187 Nathan Doyle</li> <li>2,161 Jessica St Pierre</li> <li>2,150 Peter Kwiatkowski</li> <li>2,108 Sean Sparkman</li> <li>2,108 Francesca Veltri</li> <li>2,106 Deonte Jones</li> <li>2,097 Andrew Hynan</li> <li>2,084 Sean Hansen</li> <li>2,048 Dominic Facchini</li> <li>2,040 David Hausman</li> <li>2,040 Patrick Donovan</li> <li>2,038 Johnny Ramos</li> <li>2,018 Zachery Kertulis</li> <li>2,007 Payam Sami</li> <li>1,992 Brian Schreiter</li> <li>1,977 Christopher Gebhardt</li> <li>1,972 Priscila Gonzalez</li> <li>1,951 Christopher Botelho</li> <li>1,937 Micah Focken</li> <li>1,906 Jose Viramontes</li> <li>1,891 Lindsey Dettwiller</li> <li>1,872 Joshua Reyes</li> <li>1,851 Erin Allen</li> <li>1,847 Stephen Jeung</li> <li>1,842 Jenny Kim</li> <li>1,799 Kaitlyn Brandt</li> <li>1,796 Michael McKiernan</li> <li>1,766 Duane Shaw</li> <li>1,760 Roghie Hassan Loo</li> <li>1,741 Eric Peyton</li> <li>1,719 Michael Mandella</li> <li>1,718 Jorge Leon</li> <li>1,712 Justin Hermann</li> <li>1,703 Albert Huff</li> <li>1,700 Blake Tomblin</li> <li>1,688 Dwayne Nabors</li> <li>1,682 Abel Gamo</li> <li>1,668 Ariel Demesa</li> <li>1,667 Isaiah Banks</li> <li>1,656 Samuel Cohen</li> <li>1,655 Denis-Michael Catalano</li> <li>1,640 Laura Dennee</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,602 Marissa Ellis</li> <li>1,598 Brandon Baker</li> <li>1,596 Alexis Pineiro</li> <li>1,589 Temesghen Starr</li> <li>1,562 Mathew Mealey</li> <li>1,546 William Tompkins</li> <li>1,520 Derya Ekren</li> <li>1,513 Alex Kae</li> <li>1,509 Mavrick Fredericks</li> <li>1,497 Darrin Roberts</li> <li>1,492 Cody Gardner</li> <li>1,488 Alix Albright</li> <li>1,487 Chris McFoy</li> <li>1,482 John Akers</li> <li>1,419 Brandon Mogel</li> <li>1,401 James Sherwood</li> <li>1,396 Sherrie McCarty</li> <li>1,388 Samantha Weber</li> <li>1,388 Eyad Awdi</li> <li>1,382 David Ramirez</li> <li>1,382 Tucker Gregor</li> <li>1,381 Jacob Hogan</li> <li>1,381 Mathieu Cook</li> <li>1,377 Arthur Trost</li> <li>1,365 Matt Pflueger</li> <li>1,343 Hayden Hill</li> <li>1,342 Kody Kramme</li> <li>1,332 Zinsou Ayihonsi</li> <li>1,332 Shalom Chaimov</li> <li>1,331 Reynolds Akuamoaa</li> <li>1,329 Daniel Umbertone</li> <li>1,308 Raynaldo Lafontant</li> <li>1,299 Matthew Castelli</li> <li>1,294 Scott McCrory</li> <li>1,277 Tiffany Babin-Washington</li> <li>1,258 Shalom Chaimov</li> <li>1,253 Arman Masomzadeh</li> <li>1,229 Mandale Tolefree</li> <li>1,216 Michael Raven</li> <li>1,208 Lalitha Janardhanan</li> <li>1,200 Layla Bokhari</li> <li>1,200 Steven Sparkes</li> <li>1,198 Evan VanErp</li> <li>1,176 Mitch Duplantis</li> <li>1,174 Amanda Peterson</li> </ul> |
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# RGA LEADERSHIP BONUS

<b>1</b>	<b>2</b>	<b>3</b>
		
<b>\$31,835</b> Zachary Hart	<b>\$11,795</b> Simon Arias	<b>\$9,248</b> Simon Arias

**DECEMBER BONUS LEADERS** | PAYOUT: **\$238,406** | QUALIFIERS: **97**

- |   |  |  |   |   |   |
|---|--|--|---|---|---|
| <ul style="list-style-type: none"> <li>\$ 31,835 Ryan Fickert</li> <li>11,795 Thomas Vena</li> <li>9,248 Matthew Diulus</li> <li>8,924 Mark Neilson</li> <li>8,823 Robert Janev</li> <li>8,543 Steven Redd</li> <li>7,938 Jake Yagjian</li> <li>7,313 Bobby Gujral</li> <li>7,215 Levar Morgan</li> <li>6,422 Christopher Hintz</li> <li>6,401 Paul Kelly</li> <li>6,067 Jeremy Rivers</li> </ul> | <ul style="list-style-type: none"> <li>\$ 5,390 Justin Adams</li> <li>5,341 Marian Sertler</li> <li>5,237 Reynolds Akuamoaa</li> <li>4,786 Matthew Turnquist</li> <li>4,642 Corey Helly</li> <li>4,580 Hemerson Gonzalez</li> <li>4,312 Shahab Mahdavinejad</li> <li>3,778 Doreen Ryan-Foti</li> <li>3,714 Brian Schreiter</li> <li>3,308 John Conard</li> <li>3,180 Ryan Stenglein</li> <li>3,057 Joshua Dishong</li> </ul> | <ul style="list-style-type: none"> <li>\$ 2,754 Joshua Olin</li> <li>2,744 Asiguy Haugabook</li> <li>2,583 Beau Locker</li> <li>2,552 Sean Velasquez</li> <li>2,373 Andy Batten</li> <li>2,110 Luay Ghawi</li> <li>2,060 Ryan Wilson</li> <li>2,042 Sanaz Mirza Baig</li> <li>2,010 Stephen Giddens</li> <li>2,006 Michael Gerstein</li> <li>1,746 Charles Ferrari</li> <li>1,745 Meaghan Krecsko</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,636 Steven King</li> <li>1,600 Ryan Hall</li> <li>1,460 David Carpenter</li> <li>1,396 Tyler Worstell</li> <li>1,348 Daisy Pyeatt</li> <li>1,328 William Parmeter</li> <li>1,322 Johnny Ly</li> <li>1,305 Brian Zuzick</li> <li>1,295 Hunter Houvener</li> <li>1,206 Duni Olusegun</li> <li>1,197 Andrew McQuade</li> <li>1,187 Christie Jauch</li> </ul> | <ul style="list-style-type: none"> <li>\$ 1,170 Scott Wheeler</li> <li>1,153 George O'Shea</li> <li>1,102 Chad McLaughlin</li> <li>1,083 Brandon Summerton</li> <li>1,072 IP Harris</li> <li>988 Mark Dushaj</li> <li>983 Jonathan Jones</li> <li>965 Zach Otto</li> <li>952 Elias Boles</li> <li>870 Blake Higuchi</li> <li>769 Jeffrey Hall</li> <li>663 Jesse Rennich</li> </ul> | <ul style="list-style-type: none"> <li>\$ 644 Arthur McIntyre</li> <li>628 Tiffany Babin-Washington</li> <li>612 Morgan Lobello</li> <li>516 Chris La Fond</li> <li>515 Lorena Barriere</li> <li>511 Patrick Duray</li> </ul> |
|---|--|--|---|---|---|

# MGA/RGA GROWTH BONUS

## MGA

<b>1</b>  <b>MARK DUSHAJ</b> \$17,914 Zachary Hart	<b>2</b>  <b>JEFFREY HALL</b> \$11,987 Albert Serur	<b>3</b>  <b>JOSHUA DISHONG</b> \$7,796 S-S-Bendure-Hartwig	<b>4</b>  <b>DOREEN RYAN-FOTI</b> \$5,849 Don Foti	<b>5</b>  <b>ANITA FERRIS</b> \$5,739 Steve Friedlander
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## MGA ROOKIES

<b>1</b>  <b>AARON FRIEDLANDER</b> \$9,654 Steve Friedlander	<b>2</b>  <b>PHILLIP WAISMAN</b> \$7,309 Satti-Kanaan	<b>3</b>  <b>CHRISTOPHER MURACA</b> \$6,720 Albert Serur	<b>4</b>  <b>ANDY BATTEN</b> \$6,396 Michael Vasu	<b>5</b>  <b>ALIPATE MAKAU I</b> \$4,034 Steve Friedlander
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## RGA

<b>1</b>  <b>JAKE YAGJIAN</b> \$33,474 Albert Serur	<b>2</b>  <b>RYAN FICKERT</b> \$18,581 Zachary Hart	<b>3</b>  <b>MARK DUSHAJ</b> \$17,153 Zachary Hart	<b>4</b>  <b>JEFFREY HALL</b> \$13,293 Albert Serur	<b>5</b>  <b>PAUL KELLY</b> \$9,611 Steve Friedlander
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# DECEMBER BONUS LEADERS

PAYOUT: \$328,671

QUALIFIERS: 108

MGA	MGA ROOKIES	RGA
\$ 17,914 Mark Dushaj	\$ 9,654 Aaron Friedlander	\$ 33,474 Jake Yagjian
11,987 Jeffrey Hall	7,309 Phillip Waisman	18,581 Ryan Fickert
7,796 Joshua Dishong	6,720 Christopher Muraca	17,153 Mark Dushaj
5,849 Doreen Ryan-Foti	6,396 Andy Batten	13,293 Jeffrey Hall
5,739 Anita Ferris	4,034 Alipate Makaui	9,611 Paul Kelly
\$ 5,003 Walter Icaza	\$ 3,081 Peter Gabranski	\$ 5,046 Doreen Ryan-Foti
4,807 Duni Olusegun	2,763 Stuart Pagan	4,866 Hemerson Gonzalez
3,749 Alma Lozano	2,652 Nicholas Deliberto	4,195 Andy Batten
3,579 Steven King	2,308 Paul Smith	4,071 Rita Rider
3,435 Paul Kelly	2,231 Joshua Goodman	3,413 Duni Olusegun

# SA/YA DIRECT CODE FIELD TRAINING BONUS

<b>1</b>  <b>MOHAMAD RAYCHOUNI</b> \$17,426 Zachary Hart	<b>2</b>  <b>KINGA FILIPIAK</b> \$13,729 Sabrina Lloyd	<b>3</b>  <b>EDWARD LEON</b> \$9,884 Zachary Hart	<b>4</b>  <b>KAMAL TAYYIB</b> \$9,883 Don Foti	<b>5</b>  <b>SERGIO CARTA</b> \$9,440 Beto Quintero
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# DECEMBER BONUS LEADERS

PAYOUT: \$645,150





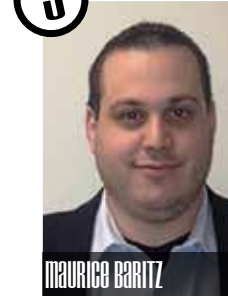
QUALIFIERS: 503

\$ 17,426 Mohamad Raychouni	\$ 2,828 Ashley Hutson	\$ 1,926 Christopher Belleperche	\$ 1,457 Justin Diaz	\$ 1,130 Alexander Valencia	\$ 891 Ashkan Khoshmaghham
13,729 Kinga Filipiak	2,809 Aref Sayegh	2,809 Shonda Lewis	1,445 Shonda Lewis	1,119 Mia White	884 Justin Brown
9,884 Edward Leon	2,797 Dean Gushi	1,907 Carl Rice	1,443 Cheyanne Malcom	1,090 Daniel Fitzgerald	883 Troy Kasper
9,883 Kamal Tayyib	2,792 Crystal Vairetta	1,897 Donald Stone	1,442 Casey Helly	1,084 Trevor Smith	882 Ryan Locke
9,440 Sergio Carta	2,772 Allan Allas	1,887 Jorge Toribio	1,441 Tyler Dahlin	1,084 Mickey Adkins	878 Jesse Fullmer
8,983 Carlos Iraheta Barrios	2,738 Eric Rodriguez	1,844 Michael Tineo	1,440 Alisha Anderton	1,081 Nikolaus Lehnertz	864 Tiffney Harmouche
7,931 Carl Ignatius	2,734 Dominick Williams	1,835 Aaron Easton	1,428 Asad Ahmed	1,080 Zlata Titova	860 Todd Riescher
7,376 Rovena Lulgjuraj	2,722 Nancy Rocha	1,822 David Basnett	1,414 Nicholas Loosli	1,079 Daniel Prinzo	860 Regina Koonce
6,745 Jordan Atkinson	2,714 Nicholas Wang	1,806 Candice Kirchner	1,408 Ica Gordon-White	1,066 Tammy Gawron	858 Joshua Rodriguez
6,106 Brittany Luke	2,636 Jordan Lacy	1,791 Narada Sims	1,404 Danny Juskiw	1,062 Lisa Richardson	855 Michael Fazio
6,051 Steven Rios	2,625 Matthew Roebke	1,788 Alexander McGaw	1,398 Jeffrey Witherall	1,061 Carole Idolphine	839 Raynaldo Lafontant
6,048 Carey Hartman	2,623 Sean Sparkman	1,785 Brian Garrison	1,395 Ethan Ruth	1,060 Frank Russell	832 Jessica Napiza
5,697 Ashley Clarke	2,604 Holly Soares	1,776 Mark Tusing	1,377 Michael J Romero	1,056 Jon Morrow	827 Augusto Arango
5,690 Jonathan Da-al	2,587 Jesus Romero	1,765 Rubin Chaimov	1,370 Daniel Chousa	1,055 Cole Hatfield	820 Holly Simpson
5,674 Mari Andrade	2,497 Veronica Coval	1,763 Richard Millington	1,367 Brendan Bradfield	1,049 Marlon Hernandez	805 Tyler Boulden
5,311 Xander Davis	2,477 Yamid Mendoza Sanchez	1,762 Toni-Ann Allen	1,353 Raymond Praytor	1,037 Matthew Simon	803 Claudia Chiarelli
4,885 Arman Masomzadeh	2,469 Brandon Dusevic	1,756 Serena Joseph	1,335 Kempton Perry	1,030 Renato Muhaj	799 Matthew Castelli
4,741 Aaron Piotrowski	2,458 James Sherwood	1,725 Carlos Garcia	1,329 Trenton Miller	1,028 Javier Bellido De Luna	781 Javier Bellido De Luna
4,697 John Curry	2,434 Keith Dymnioski	1,722 Brynn Coplen	1,315 Saury Espallat	1,012 Michael Williams	780 Nakita Fortin
4,590 Brandon Neal	2,421 Michael Ezeafulukwe	1,711 Sean Shephard	1,309 Matthew Hudlin	1,004 David Clifford	775 Ebuwa Ottagho
4,581 Marie Laine	2,380 Nathaniel Newberry	1,659 Fouad Gerges	1,297 Walter Binger	1,001 Kevin Benson	774 Michael Barlettano
4,534 Joseph Kanaan	2,347 Jeffrey A Smith	1,648 Maria Miao	1,289 Charlene King	990 Charlene King	762 Sergio Joaquin Haro
4,418 Adrienne Bragas	2,292 Kelly Schoenherr	1,631 Adam Kidikas	1,278 Michael Battaglio	987 Russell Erhardt	761 Liam Taylor
4,027 Tanner Duy	2,290 Dario Messina	1,622 William Dugan	1,274 Jenna Grula	985 Adrienne Lawrence	757 Thomas Beswick
3,943 Ernesto Delgadillo	2,284 Stella Roznovan	1,597 Brian Schmitz	1,271 Danita George	977 DeShannon Boyd	734 David Duddy
3,857 Landon Schlag	2,278 Brenna Moore	1,583 Andrew McAllister	1,259 Jeanette Ramirez	977 Jessie Holland	722 Avery Allmond
3,848 Candace Minor	2,260 Christine Morris	1,581 Henry Brown	1,236 Joy Vann-Austin	974 Deaveon Francisco	721 Andrew Severson
3,834 Aleanya Moore	2,223 Blake Tomblin	1,580 Rangi Witika	1,229 Tyler Green	973 Elijah Brown	717 Dustin Oetzman
3,791 Jason Meng	2,160 Eric Butt	1,573 Ryan Rebelo	1,227 Kajana Carter	968 Logan Akers	717 George Shafiek
3,753 Tahis Quintero Bonilla	2,141 Teba Williams	1,567 Kelvin Ellmers	1,220 Sean Gillespie	960 Patrick Carroll	716 Amber Fitzmartin
3,719 Alexis Gomez	2,102 Nickoy Hylton	1,561 Evelin Castro-Sharif	1,218 Pharyn Wilson-Jones	956 Patrick McKeown	714 Trevor Byrne
3,516 Frederick Baltimore	2,072 Adem Abdula	1,552 Afolasade Aboiyade-Cole	1,211 Anthony Friese	949 Jesse Barker	714 Hugo Flores
3,476 Rafael Medina	2,066 Juan Molina Gongora	1,543 Austin Edwards	1,205 Devonte Coles	948 Victoria Perea	707 Sanyo Galloway
3,381 Eno Iftiu	2,043 Kyle Vandervalker	1,541 Hunter Bischoff	1,201 Stephanie Mendez	947 Conor Markins	704 Nelson Desmond
3,337 Cody Gardner	2,032 Rebecca Mehlinger	1,537 Demetrius Lucas	1,197 Ross Ewen	945 Ryan Vance	700 Eric Salado
3,308 Kyle Welton	2,018 Joseph Corwin	1,535 Abbas Abdul-Khaliq	1,194 Kurt Overy	934 Jordan Jones	699 Rochelle Royce
3,296 Gregory Caldwell	2,017 Robert Adrahtas	1,533 Mayra Robles	1,188 Colin Ghee	919 Lily Carpenter	692 Keith Brown
3,200 Michel Merinos	2,016 Randy Ortiz	1,531 Hugh Benn	1,183 Betsy Adney	918 Jammal Coleman	691 Sione Maumau
3,158 Samuel Boyle	2,012 Laura Dennee	1,530 Alec Seibold	1,181 Kathryn Gilluly	910 Gjon Ljuljduraj	684 Richard Zuccato
3,093 Iris Saavedra	2,003 Alexander Rollo	1,502 Angela Rodriguez	1,181 Joseph Provenzano	906 Bobby Lo	671 Phillip Rigoli
3,059 Adriana Neagu	1,988 Elvis Durakovic	1,499 Eyad Awdi	1,181 Jenny Wright	905 Jenny Wright	671 Phillip Rigoli
3,047 Joseph Gojcaj	1,975 Victoria Lindner	1,497 Patrick Morgan	1,170 Revavon Wilson	902 Terran Oliphant	661 Kevin Kondrad
2,953 Abel Garmo	1,970 Seth Parlin	1,491 Kelly Young	1,170 Ray Salmon	901 Matthew Russell	657 Christy Balcita
2,908 Ameenah Little	1,948 Jennylyn	1,471 Kevin Kennedy	1,161 Benito Menchaca	901 Deborah Mitchell	655 Elizabeth Trotter
2,873 Hunter Welty	Militante-Radnoty	1,464 Jamel Johnson	1,151 Bilal Farsakh	900 Jordan Kness	647 Carla Snair
2,836 John Santosuosso	1,943 Darius Rowan	1,463 Jaydan Heron-Smith	1,151 Jared Guglielmino	897 Chris McFoy	644 Eric DeJohn
	1,935 De'Jour Washington	1,459 Manale El Awad	1,132 Zachary Button	895 Jose Anderson	639 Wendy Peeples

# SA/GA DIRECT CODE FIELD TRAINING BONUS - CONTINUED

\$ 633 Eduardo Hernandez	\$ 614 Claire Aaby	\$ 593 Tereanio Edgar	\$ 568 Tyler Mabry	\$ 543 Alexis Pineiro	\$ 509 Nicholas Chuma
630 David Stuart	613 Mitchell Mickovic	588 Wesley Warren-Camp	564 Andrew McAughey	535 Johnathon Bogoslawski	505 Jessica Briggs
630 Farnaz Fotovat Ahmadi	610 Michael Coulthard	586 Bryan Czajkowski	560 Valerie Shaw	528 Elisha Jordan	504 Manuel Canabal
628 Nicholas Shanks	610 Selina Maldonado	582 Aleatha Lowe	559 Jason Green	518 Daniel Charron	502 Jared Cummings
623 Miguel Castillo	609 Hollis Allen	577 Mitchell Messer	552 John Nieves	517 Richard Tabanji	
618 Michael van Delft	595 Trenton Benton	574 Drake Smith	549 Christian Gojcaj	512 Mitch Duplantis	
615 Adebamidele Ogunlade	594 Anthony Sciarilli	572 Richard Phaturos	545 Alfredo Garcia		

# REINSTATEMENT BONUS

①	②	③	④	⑤
				
<b>\$4,288</b> Don Foti	<b>\$4,201</b> Surace-Smith	<b>\$3,611</b> Giglione-Ackerman	<b>\$2,320</b> Philip Prata	<b>\$2,309</b> Albert Serur

## DECEMBER BONUS LEADERS | PAYOUT: \$65,231 | QUALIFIERS: 173

\$ 4,288 Sami Mogannam	\$ 2,221 Dason Phaul	\$ 1,325 Nicholas Gasparro	\$ 1,009 Lidia Meglei	\$ 681 Samisoni Koloa	\$ 571 Jenny Alvarez
4,201 Bradley Weigand	1,775 Amber Campos	1,115 Corey Lavigne	869 Laurekins Pardovani	641 Leonard Budiac	530 Katalina Halaungu
3,611 Nabil Spahi	1,598 Olga Tsymbal	1,055 Jack Keiderling	867 Marc D'Emilia	603 Jonathan Phillips	501 Jagdish Sukhu
2,320 Dawid Liniewski	1,426 Mitchell Look	1,033 Joseph B Smith	766 Thajuana Patterson Cole	595 Jeremy Caster	
2,309 Maurice Baritz	1,332 Joseph Faisant	1,017 Scott Dillingham	753 Aleksander Witalec	582 Glyn Hurst	

# 6

## BONUS TOTAL:

# \$4,653,671

WORLD'S GREATEST <b>\$2,067,577</b>	LEADERSHIP <b>\$1,308,636</b>	RGA LEADERSHIP <b>\$238,406</b>	MGA/RGA GROWTH <b>\$328,671</b>	SA/GA TRAINING <b>\$645,150</b>	REINSTATEMENT <b>\$65,231</b>
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,500 weekly ALP minimum achievement level

# FOUNDERS CLUB

December Qualifiers—  
Outstanding Producers & PR Representatives:

 <p><b>Matthew Lehman</b> S-S-Bendure-Hartwig 1 Qualification \$82,089 Net ALP 82.3 RET</p>	 <p><b>Adem Abdula</b> Giglione-Ackerman 3 Qualifications \$70,368 Net ALP 86.9 RET</p>	 <p><b>Lincoln Dziekonski</b> Altig-Orlovic 3 Qualifications \$67,974 Net ALP 88.3 RET</p>
 <p><b>Javier Diaz</b> Matt Henderson 2 Qualifications \$65,527 Net ALP 84.3 RET</p>	 <p><b>Fritznel Octave</b> Tom Williams 1 Qualification \$59,228 Net ALP 82.1 RET</p>	

# DIRECTORS OF THE MONTH



**Sales Director of the Month**



**Kevin Dunn**  
Kevin had 78.38% growth over December 2017.

**PR Director of the Month**



**Jackie Lowe**  
Jackie met 120.47% of Objective during December 2018.

Leaders growing leaders

# MILESTONE

— Award —

This is a progressive award for Personal Best in annual lead generation. We congratulate the inaugural award winners for their accomplishments in 2018.



**Malka Arony**  
29,602 Leads  
Qualified 2018



**Brenda Di Somma**  
24,169 Leads  
Qualified 2018



**Mark Gagliardi**  
23,027 Leads  
Qualified 2018



**Jessica Treybick**  
21,074 Leads  
Qualified 2018



**Robin Andrade**  
20,633 Leads  
Qualified 2018

## MILLION DOLLAR CLUB

Another champion, another milestone!  
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.  
Congratulations on your achievements!



**Samantha Chui**  
Kyle Johnson  
Contracted 1/5/07  
Qualified 12/31/18  
\$1,030,184 Net ALP



**Paul Smith**  
SS-Bendure-Hartwig  
Contracted 11/15/13  
Qualified 12/31/18  
\$1,020,391 Net ALP



**Massoud Vaziri**  
Altig-Orlovic  
Contracted 5/6/11  
Qualified 12/31/18  
\$1,019,326 Net ALP



## A SUCCESS STORY



### David Zophin

President  
AIL/NILICO Agency Divisions

**A**S WE TAKE ON THE NEW YEAR, I'M confident you're all ready and raring to go. After all, with all the bonuses, Convention, and *Spotlight* recognition that's waiting for you, there are too many incentives not to have your best year ever.

By this point, you've probably already made your New Year's resolutions. But in 2019, I dare all of you to double down and not just *resolve* to make this a great year, but really *commit* to it. The way to do that is first by making a plan, and then keeping your commitment strong all year long.

When you sit down to map out your goals for the year, make sure they're SMART – Specific, Measurable, Agreed upon, Realistic, and Time-based. Plus, be sure you're standing behind your goals 110 percent. Be sure that your commitment runs deep – that nothing will stand between you and success. See your goals

clearly in your mind's eye and let them inspire you to reach new heights. Envision that step beyond financial security; picture your family's dream home; think about that perfect vacation; imagine Convention qualification and all that awesome recognition. Letting your dreams serve as a consistent incentive will help strengthen your dedication to reaching your goals. A strong commitment, along with some SMART planning, is the perfect recipe for seeing some serious results throughout the year.

An essential part of your SMART planning is identifying your strengths and weaknesses. Then, more importantly, addressing them. Which strengths can you highlight to help you reach your goals? Which weaknesses do you need to work on to make this a remarkable year? Emphasizing your strengths might be a no-brainer, but improving your weaknesses might be more of a challenge. Luckily, there are a number of tools that can help you, like calendars, spreadsheets, and to-do lists. If punctuality is an issue for you, set alarms, reminders, and traffic alerts for yourself. If you haven't mastered your sales presentation, practice in front of a mirror until you perfect it. Do whatever it takes to strengthen those weaknesses and you'll see that the extra effort is definitely worth it.

Once your prep work is complete, it's time to execute your plan. A big part of execution is checking how well your plan is working. You may need to make adjustments as necessary, reviewing your plan on a weekly basis and making any changes that are needed. Through it all, make sure your commitment stays strong, and your focus remains fixed.

To recap, wholly commit to all of your SMART goals. Identify and address all of your strengths and weaknesses. Execute your plan and make adjustments where needed. I mentioned before that there are too many fantastic things waiting for you not to have the best year of your career. And the great thing about this profession is it's the opposite of a dead-end job – if you want to advance, if you want to move up, you can! You have *Opportunity Unlimited* here, so it's really up to you how brightly your star will shine. Big dreams, good planning and a strong commitment will turn those dreams into a reality.

This is your year. This is your time to excel. Don't let this year pass you by without doing everything in your power to make it exceptional. Take 2019 by storm and let the rewards rain down. 🍀



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